WINIFRED BAMFORD HESKETH ALMSHOUSES

(Registered charity number : 241908)

UNAUDITED ANNUAL REPORT

31 DECEMBER 2025

Aston, Hughes & Co
Chartered Accountants
COLWYN BAY

WINIFRED BAMFORD HESKETH ALMSHOUSES

31 DECEMBER 2025

Registered Charity No:	241908
Trustees	Mr G Jones Mr A D W Owen Mr J G Jones Dr M Baker (Resigned 11 March 2026) Mrs T Brennan
Principal Address:	Winifred Bamford Hesketh Almshouses c/o No.10 Bamford Hesketh Almshouses Groes Lwyd Abergele Conwy LL22 7ST
Bankers:	Barclays Bank Plc Abergele
Independent examiner:	Gareth L Lowe BSc, ACA Aston Hughes & Co Chartered Accountants Selby Towers 29 Princes Drive Colwyn Bay Conwy LL29 8PE

GOVERNING DOCUMENT

Charity Name: Winifred Bamford Hesketh Almshouses. Sealed by a document dated 20th January 1995, approved and established as the scheme for the regulation of the Charity. The Charity is an unincorporated charity.

Changes: Two amendments to the Governing document were submitted to the Charity Commission, as proposed at a special meeting of the Trustees on 8 June 2018, which included revised wording to enable the Ex Officio Trustee to nominate a representative to act in his/her place, and increased the number of Co-opted Trustees to five. The Charity Commission confirmed that the changes were acceptable, the Charity Commissions records were updated, and the changes reflected on the public register on 15 August 2018.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity is managed by the trustees, the body of the Trustees consists of :

- Ex Officio. Shall be either the incumbent cleric for the time being of the present benefice of St Michael's Church, Abergele, Aled Mission Area or, in consultation with the Co-opted Trustees, a representative nominated by the incumbent cleric who shall be a member of the Church in Wales. The position is not currently held by anyone.
- Co-opted Trustees, The Co-opted Trustees are persons who are members of the Church in Wales or the Church of England and are appointed for a term of five years. A new replacement Trustee may be co-opted by the remaining Trustees.

The Charity is managed by the trustees through quarterly meetings and, on a day to day basis by the Treasurer, a Secretary and an on-site Warden, who is provided with a dedicated bungalow.

PUBLIC BENEFIT

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit, and the Charities Act 2011, when reviewing the charity's aims and objectives and in planning the future activities. The Trustees have undertaken a governance review against the Charity Governance Code 2025. This identified key areas for improvement including financial oversight, safeguarding systems, and Board effectiveness. A structured plan is now in place to strengthen governance.

OBJECTIVES OF THE CHARITY

The objective of the Charity is to provide almshouses for poor or aged persons of good character and, whenever possible, are members of the Church of Wales or the Church of England.

ACTIVITIES AND ACHIEVEMENTS

The Charity maintains and insures the almshouses and applies the income for the benefit of the residents of the almshouses. The properties have been subject to considerable repair and refurbishment during the prior year.

The Charity continues to be extremely well supported by the on-site Warden whose prime duty is to maintain a discrete and caring overview of the residents' individual needs, while at the same time fostering a general spirit of neighbourly good will. The Warden also works closely with the Trustees and consults them on any matter that she herself cannot resolve.

INVESTMENTS AND FINANCIAL REVIEW

Investments held are shares and deposits in the National Association of Almshouses Common Investment Fund (NAACIF) and the CCLA COIF Charities Deposit Fund. The reason for selecting these funds are that they are safe and provide reasonable rates of interest. Value of the shares held in these funds as at 31 December was:

• M&G Charity Mutli Asset Accumulation Shares (Extraordinary Repair Fund)	£327,587
• NAACIF Income Shares (Reserve - Cyclical Maintenance Fund)	£12,701
• CCLA CIOF Charities Deposit Fund	£11,700

RESERVES

The Governing Document requires the Trustees to establish an extraordinary repair fund and maintain this out of the income of the Charity by transfer of such sums, sufficient for the purpose of the fund, unless the Commissioners direct otherwise. The Charity aims to keep its reserves at a level such that known repair requirements and other expected costs may be covered. At the year end the Charity had cash reserves of £18,493 (2023 : £16,837) the remainder of the reserves are held as investments as described on page 2.

GRANT MAKING POLICY

Individuals to benefit from the Charity are generally selected from applications submitted in response to local advertisements notifying available vacancies. Usually these are members of the Church in Wales or the Church of England and are generally aged and poorer members of society.

RELATED PARTY TRANSACTION

A total of £3,200 (2024 : £3,000) was paid in respect of honorarium to Mrs T Winstone.

Approved by the Trustees on 4 August 2026 and signed on their behalf by:



..... Mr J G Jones

WINIFRED HESKETH ALMSHOUSES
31 DECEMBER 2025
(Registered Charity Number : 241908)

CERTIFICATE OF APPROVAL

We, as Trustees, certify that to the best of our knowledge and belief the accounting records produced together with the information and explanations given to you, constitute a true and correct record of all transactions of the Charity for the year ended 31 December 2025 and we confirm these accounts have our approval.



Mr G Jones

Mr A D W Owen



Mr J G Jones



Mrs T Brennan

Date 4 August 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WINIFRED BAMFORD HESKETH ALMSHOUSES 31 DECEMBER 2025

I report to the trustees on my examination of the accounts of Winifred Bamford Hesketh Almshouses for the year ended 31 December 2025, which are set out on pages 6 to 7.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). You consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145 (5)(b) of the Act. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

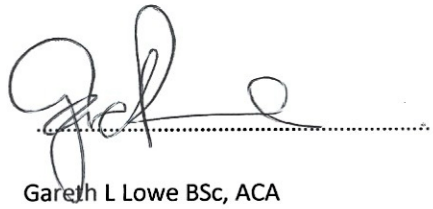
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

(1) accounting records were not kept in respect of the Charity as required by section 130 of the Act; or

(2) the accounts do not accord with those records

(3) the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be



Gareth L Lowe BSc, ACA
Aston Hughes & Co
Chartered Accountants
Selby Towers
29 Princes Drive
Colwyn Bay
LL29 8BE

Date: 4 August 2026

WINIFRED BAMFORD HESKETH ALMS HOUSES

CHARITY NO 241908

INCOME AND EXPENDITURE ACCOUNT
31 DECEMBER 2025

	Unrestricted Funds 2025 £	2025 £	Unrestricted Funds 2024 £	2024 £
INCOME				
Maintenance contributions	28,236		26,950	
Dividends	13,271		497	
TV Money	30		23	
Donations	-		1,522	
Sale of M & G Shares	10,000		9,000	
Increase in value of bonds	35,001		22,628	
C O I F Deposit fund interest received	480		547	
		87,017		61,167
EXPENDITURE				
Wardens Honorarium	7,871		7,791	
Wardens Stand In Duty	2,223		643	
Wardens Council Tax	2,437		2,081	
Wardens Telephone	480		440	
Clerks Honorarium	3,200		3,000	
Training			384	
A H A subscription	433		826	
Telecare	3,899		3,318	
Post & Stationery	45		-	
Water rates	1,902		1,611	
Insurance	1,165		1,211	
Electricity & Gas	200		-	
Information technology	485		-	
Repairs, maintenance, garden expenses and sundries	11,246		10,491	
Hire of meeting rooms	30		45	
Dundonald Celebrations	190		7,502	
T V Licences and repairs	30		23	
Accountancy	1,380		1,200	
Sundry (gifts & donations)	397		385	
		37,613		40,950
		49,405		20,217
Value of M&G shares sold		(10,000)		(9,000)
(Deficit)/Excess receipts over payments		**39,405**		**11,217**
Accumulated fund bought forward		318,176		306,958
Accumulated fund carried forward		**357,580**		**318,176**
Represented by:				
N A H A Funds:				
Accumulation Units		327,587		291,137
Income Units		12,701		11,400
Barclays Bank Current Account		6,793		5,617
C O I F Deposit account		11,700		11,221
Accountancy accrual		(1,200)		(1,200)
		357,580		**318,176**

WINIFRED BAMFORD HESKETH ALMSHOUSES

CHARITY NO: 241908

STATEMENT OF ASSETS & LIABILITIES
31 DECEMBER 2025

		2025		2024	
ASSETS			£		£
Fixed Assets:					
11 Almshouses			676,000		676,000
Investment Assets:					
M&G: The National Association of Almshouses Common Investment Fund (NAACIF) (Extra Ordinary Repair Fund)					
Accumulation Shares:-					
		Units	£	Units	£
Bfwd 2,404.676 Shares @ £121.0714		2,404.676	291,137	2,479.233	277,879
Disposal of 80.195 Shares @155.4908		(80.195)	(10,000)	(74.557)	(9,000)
			281,137		268,879
Dividends received			12,227		
Increase in Market Value			34,223		22,259
Cfwd 2,324.481 Shares @ £140.9290		2,324.481	327,587	2,404.676	291,137
Income Shares:-					
Bfwd 12,281 Shares @ £0.9283		12,281	11,400	12,281	11,031
Increase/(Decrease) in Market Value			1,301		370
Cfwd 12,281 Shares @ £1.03420		12,281	12,701	12,281	11,400
Cash Funds:					
Barclays Bank	} (General expenses and		6,793		5,617
COIF deposit account	} routine maintenance fund)		11,700		11,221
			18,493		16,838
Creditors:					
Accruals (Accountancy 2025)			1,200		1,200
			1,200		1,200

Approved by the Board and signed on its behalf by on 4 August 2026 by:

.....

Mr J G Jones