



## Trustees' Annual Report for the period

From **1/01/23** Period start date To **31/12/23**  
Period end date

Charity name: **Berry Housing Trust**  
Charity registration number: **242728**

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<b>Provision of housing for the elderly or infirm</b>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<b>Maintenance of two semi-detached cottages comprising four dwellings. The buildings are over 100 years old and require regular attention to keep them performing satisfactorily in accordance with modern Building Regulations.</b>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<b>Trustees have reviewed the Charity Commission's guidance on the requirement to report on public benefit and are satisfied that the work of the charity, as described above and below, accords with its stated objects and provides tangible public benefit to both beneficiaries and their friends and relatives; the criteria used to assess those who may benefit are very broad.</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	<b>N/A</b>
Policy on social investment including program related investment	Para 1.38	<b>N/A</b>
Contribution made by volunteers	Para 1.38	<b>Trustees give their time voluntarily and constitute the management committee. There are no employees. The committee met on a quarterly basis and the roofing sub-committee on 7 occasions</b>

Other		
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### Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p><b>Following on from the establishment of a roofing sub committee in 2022, the committee undertook the following work:</b></p> <ul style="list-style-type: none"> <li>• <b>Fundraising (see below)</b></li> <li>• <b>Commissioning and management of the re-roofing project</b></li> <li>• <b>Research into the benefits of PV panels/exterior insulation cladding</b></li> <li>• <b>Successful application for an interest free loan for subsequent PV/Cladding work.</b></li> </ul> <p><b>The net benefit to the beneficiaries following the installation of a new roof is a safer, leak free, better insulated living environment achieved without the disruption of relocation and which has also established a secure platform for subsequent installation of PV panels which are expected to yield reductions in beneficiaries energy bills.</b></p> <p><b>The Trust also introduced the following 2 measures to respectively reduce it's risk in respect of vulnerable beneficiaries and improve governance:</b></p> <ul style="list-style-type: none"> <li>• <b>Register to record all contacts with beneficiaries</b></li> <li>• <b>Trustees Manual</b></li> </ul>

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<b>Roofing Project completed on time and under budget (see below)</b>
Performance of fundraising activities against objectives set		<b>A provisional budget for roofing/PV was set at £90k overall: equal sums of £45k for each of the roof and for PV panels. A fundraising target of £45k was set (50%). We achieved</b>

	Para 1.41	<b>£43k pledges. However both projects came in below forecast budget, with the PV element totalling £43.3k and roofing cost £42.2k despite incurring £3.5k of unforeseen costs. Thus, the total project was £85.5k, about 5% below budget, and inside our fundraising target of 50%.</b>
Investment performance against objectives	Para 1.41	<b>ERF + CF investments achieved a net increase in value of £6,041</b>
Other		

### Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<b>Monetary assets increased in value by £38,974 of which £9,000 is conditional upon on 2024 PV installation totalling £43,300.</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<b>Reserves are held in the following accounts: Chairmans Fund (Restricted) CF Cyclical Maintenance Fund CMF Extraordinary Repair Fund ERF</b>
Amount of reserves held	Para 1.22	<b>CF: £1,165 CMF: £27,008 ERF: £86,142 Total £114,315</b>
Reasons for holding zero reserves	Para 1.22	<b>N/A</b>
Details of fund materially in deficit	Para 1.24	<b>N/A</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<b>N/A</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<b>Apart from one-off fundraising for capital projects, the Trust is entirely dependent on weekly maintenance contributions from beneficiaries</b>
Investment policy and objectives including any social investment policy adopted	Para 1.46	<b>Apart from the CF, income generated by ERF investments is reinvested to promote capital growth.  Trustees believe that a significant risk to the Trust is reputational. Hence, should it be seen to have lost money by being invested in poorly run companies, it therefore seeks to ensure</b>

		that the Funds in which it invests have strong corporate governance policies. Funds that also exclude tobacco, alcohol and gambling are also deemed acceptable.
A description of the principal risks facing the charity	Para 1.46	<ul style="list-style-type: none"> <li>• Financial risk</li> <li>• Reputational risk</li> <li>• Risks pertaining to vulnerable beneficiaries</li> </ul>
Other		

### Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	<b>Trust Deed and Conveyance</b>
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	<b>Deed of Trust</b>
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<b>Trustees are mainly sought from individuals with a connection to the village and who can offer tangible benefits to the Board. Board nominations are ratified by either Tonbridge and Malling Borough Council or Stansted Parish Council as determined by the Trust Deed.</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	<b>A Trustees Manual is issued with an accompanying two hour introduction to history, policies and strategy.</b>
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<b>A close relationship is maintained with The Almshouse Association of which the Trust is a member</b>
Relationship with any related parties	Para 1.51	
Other		

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**Reference and Administrative details**

Charity name	
Other name the charity uses	
Registered charity number	
Charity's principal address	

**Names of the charity trustees who manage the charity**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Michael Goddings	Chair		See above
2	Richard Chapman	Secretary		See above
3	Nina Sparkes		Resigned-March	See above
4	Melita Gandolfo			See above
5	Yvonne Tisson	Treasurer		See above
6	Richard Hogbin			See above
7	Alan Bullock			See above
8	John Mattick			See above
9				

**Corporate trustees – names of the directors at the date the report was approved**

Director name		

**Name of trustees holding title to property belonging to the charity**

Trustee name	Dates acted if not for whole year	

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	<b>All property and land assets</b>
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	<b>Official Custodian for Charities</b>
Details of arrangements for safe custody and segregation	<b>Vesting Order dated 1918</b>

of such assets from the charity's own assets	
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**Additional information (optional)**

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
Auditor	Elizabeth Rimell	Stansted Lodge Farm, Tumblefield Road, Stansted.

**Name of chief executive or names of senior staff members (Optional information)**

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**Exemptions from disclosure**

Reason for non-disclosure of key personnel details

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**Other optional information**

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**Declarations**

The trustees declare that they have approved the trustees' report above.

**Signed on behalf of the charity's trustees**

<b>Signature(s)</b>	<i>Alan W Bullock</i>	<i>Y Tisson</i>
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<b>Full name(s)</b>	Alan W Bullock	Yvonne Tisson
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<b>Position (eg Secretary, Chair, etc)</b>	Trustee	Trustee
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**Date**

11 July 2024

## BERRY HOUSING TRUST

Yr to Dec23

Yr to Dec22

<b>INCOME</b>		
WMC	£15,947	£13,936
Donations	£50	£0
Grants	£38,000	£0
Rebate	£0	£0
Dividends Received	£43	£40
Interest Received	£1,898	£424
<b>Total Income</b>	<b>£55,938</b>	<b>£14,400</b>
Investment Revaluation	£6,041	-£1,960
<b>Income incl investment Revaluation</b>	<b>£61,979</b>	<b>£12,439</b>
<b>EXPENDITURE</b>		
Rates	£0	£0
NAA Subscription	£153	£146
Valuation/Quinquennial Inspection	£1,740	
Insurance	£1,282	£1,094
Invicta Care	£1,621	£485
Water	£633	£570
Electricity	£0	£0
General Maintenance	£42	£2,790
Refurbishment/Building Work	£46,551	£0
Gardening	£530	£595
Pest Control	£0	£55
Other	£224	£693
<b>Total Expenditure</b>	<b>£52,776</b>	<b>£6,428</b>
<b>Net Income/(Expenditure)</b>	<b>£9,203</b>	<b>£6,011</b>
Net Income/Expenditure excl revaluation	£3,162	£7,971
<b>STATEMENT OF FUNDS</b>		
Cash Brought Forward at 1Jan	£150,074	£144,063
plus/(minus) surplus/(deficit) for yr	£9,203	£6,011
Balance Carried Forward at 31Dec	<b>£159,277</b>	<b>£150,074</b>
made up of :		
Cash - Natwest Curr	£0	£0
Cash - Co-op Curr	£44,962	£20,411
Cash - CCLA CMF	£27,008	£44,114
Cash - CCLA Chrmn	£141	£256
Investment - Newton BNY	£44,593	£43,126
Investment - M&G Acculm NAACIF	£41,549	£41,161
Investment - M&G Income MAF	£1,024	£1,007
<b>Balance Carried Forward at 31Dec</b>	<b>£159,277</b>	<b>£150,074</b>



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
BERRY HOUSING TRUST

**On accounts for the year  
ended**

31 DECEMBER 2023

**Charity no  
(if any)**

242728

**Set out on pages**

1&2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2022

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

**Date:**

14 July 2024

**Name:**

Elizabeth Rimell

**Relevant professional  
qualification(s) or body  
(if any):**

ACMA CGMA

**Address:**

Stansted Lodge, Tumblefield Road, Stansted, Sevenoaks, Kent, TN15 7PR

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

Nothing to disclose