



# Trustees' Annual Report for the period

Period start date		Period end date		
From	Day	Month	Year	To
	1 <sup>st</sup>	January	2020	Day 31 <sup>st</sup> Month December Year 2020

## Section A

## Reference and administration details

Charity name

Coggeshall Almshouses Charity

Other names charity is known by

Registered charity number (if any) 1180363

Charity's principal address

Russetdene, 8 Tey Road,

Earls Colne, Colchester

Essex

Postcode

CO6 2LG

### 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	Rev Christopher Davey		01/01/2020 – 30/8/2020	
2	Christine Joan Offen			
3	Andrew Hamilton Crawford			
4	Peter George Glossop			
5	Nicholas John Cody			
6	Peter John Hutton			Coggeshall Parish Council
7	John Richard Gospage			
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

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

Type of adviser	Name	Address
Accountant	Richard Edwards Group	The Maltings, Rosemary Lane, Halstead, Essex, CO9 1HZ

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

Clerk: Bradley Rawlings

## Section B Structure, governance and management

#### Description of the charity's trusts

Type of governing document	Constitution
How the charity is constituted	CIO registered 18 <sup>th</sup> October 2018
Trustee selection methods	By resolution of the existing trustees. One trustee ex officio: Priest in Charge of St Peter-ad-Vincula. One trustee nominated by Coggeshall Parish Council

#### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

## Section C Objectives and activities



**Summary of the objects of the charity set out in its governing document**

The prevention or relief of poverty, in particular (but not exclusively) among people in need who are, or formerly have been, inhabitants of, or employed or engaged in business in, the Parish of Coggeshall by; the provision of housing or accommodation; and such other charitable purposes for the benefit of residents of such housing and accommodation as the trustees decide.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

Coggeshall Almshouses Charity (CAC) was created as the successor to the Coggeshall Amalgamated Charity and the Coggeshall Church Green Almshouses Trust. There are two groups of almshouses; both situated in Coggeshall: a terrace of six two-storey houses in Queen Street and four single-storey houses at Church Green in Church Street.

The main objectives in bringing these almshouses under the ownership of CAC are the combining of resources (for example, to ensure that we are better placed to fund the up-keep of the properties) and more efficient management.

During the period of this report the transfer of the remaining cash and investments held by Coggeshall Amalgamated Charity and Coggeshall Church Green Almshouses Trust to CAC was completed.

The programme of improvement to the Queen Street properties commenced in early December and despite the challenges presented by the Covid 19 pandemic, the trustees are satisfied with progress.

All the Church Green properties are in good order and are occupied.

The trustees have had regard to the Charity Commission's guidance on public benefit.

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

## Section D

## Achievements and performance

Commencement of the programme of improvement to the Queen Street almshouses as per section C above.

**Summary of the main  
achievements of the charity  
during the year**



## Section E Financial review

**Brief statement of the charity's policy on reserves**

CAC will retain sufficient cash reserves to enable maintenance work to be undertaken as required.

**Details of any funds materially in deficit**

Nil

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F Other optional information

## Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

PETER GEORGE GLOSSET .

Position (eg Secretary, Chair, etc)

CHAIR

Date

24/06/2021

# Coggeshall Almshouses Charity

## Final Receipts and Payments Account for 2020

Receipts	£	£	Prior year 2019	
			£	£
<b>Maintenance Charge</b>				
Church Green				
No. 10	4,479.96			
No. 12	4,219.92			
No. 14	2,109.96			
No. 16	3,733.30			
		14,543.14		3,624.95
Queen Street				
No. 79	1,872.00			
No. 81	-			
No. 83	1,864.00			
No. 85	3,840.00			
No. 87	3,000.00			
No. 89	1,872.00			
		12,448.00		1,560.00
<b>Total Receipts</b>		<b>26,991.14</b>		<b>5,184.95</b>
<b>Payments</b>				
<b>Administration</b>				
Accounting fees	660.00			
Insurance Premium	1,009.27		990.48	
Almshouses Assoc. Subs	199.00			
Secretary's Honorarium	1,200.00		600.00	
Council Tax	1,021.90			
Other Admin. Costs	265.03			
Bank Charges	60.00		55.00	
Annual gas certificates and EPC	683.64			
Anglian Water	2,030.52		214.00	
Cleaning	516.84			
Christmas Hampers to Occupants	-		335.66	
Misc.	180.60		43.76	
Amalgamation costs		120.00		
		7,826.80		2,358.90
<b>Repairs and Maintenance</b>				
Boilers service and repair	1,153.52		583.92	
Gardening	990.00			
Damp	772.80			
Decoration/Repairs	8,081.14			
		10,997.46		583.92
<b>Queen Street Project Costs</b>				
Buildings consent and checks	1,010.00			
VAT advice	1,008.00			
Architects fees	6,000.00			
		8,018.00		
<b>Total Payments</b>		<b>26,842.26</b>		<b>2,942.82</b>
Excess of Receipts over payments		148.88		2,242.13
CAF Cash Account balance b/f	170,054.79		nil	
		170,054.79		2,242.13
Transfer of funds from CAmC		43,720.24		167,812.66
CAF Cash Account balance c/f		213,923.91		170,054.79
<b>Represented by:</b>				
CAF Cash Account	213,923.91		170,054.79	
<b>Capital</b>				
2,410,936 shares in M&G Charity Multi Asset Fund Accumulation Units				
Share value at 31st December 2020		223,049.43		195,269.18

The above account is in accordance with the transactions of the Trustees for the year ended 31/12/2020

Signed

Independent Examiner

Dated

dd/mm/2020

Richard Edwards Group - Account Balances Adjusted for Unpaid Cheques			
Agreement of Opening Balance		Rounded	
CAC balance b/f	170,054.79		170,055
Less Reserve for unpaid cheques in 2019	- 1,012.80		1,013
Balance after reserve	169,041.99		169,042
Richard Edwards (Accountants) balance b/f	169,042.00		169,042
	- 0.01		-
Agreement of Closing Balance			
CAC balance c/f	213,923.91		213,924
Less Reserve for unpaid cheques in 2020	- 778.76		779
Balance after reserve	213,145.15		213,145
Richard Edwards (Accountants) balance c/f	213,145.00		213,145
	0.15		-

## Receipts and payments accounts

CC16a

For the period from

01/04/2020

To

31/03/2021

## Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Maintenance Income	26,991		-	26,991	5,185
Gifts from other charities	43,720			43,720	166,813
Donation				-	1,000
				-	-
Bank Interest				-	-
				-	-
				-	-
<b>Sub total (Gross income for AR)</b>	<b>70,711</b>	<b>-</b>	<b>-</b>	<b>70,711</b>	<b>172,998</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>70,711</b>	<b>-</b>	<b>-</b>	<b>70,711</b>	<b>172,998</b>
<b>A3 Payments</b>					
Gardening	990	-	-	990	-
Utilities	359	-	-	359	-
Decorating	3,620	-	-	3,620	-
Repairs and renewals	6,619	-	-	6,619	1,401
Sundry	447	-	-	447	336
Insurance	1,009	-	-	1,009	990
Honorarium	1,200	-	-	1,200	600
Bank charges	60	-	-	60	55
Rates and Water	2,928	-	-	2,928	454
Legal and professional fees	1,340	-	-	1,340	120
Accountancy	660	-	-	660	-
Cleaning	317	-	-	317	-
Membership	199	-	-	199	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>19,748</b>	<b>-</b>	<b>-</b>	<b>19,748</b>	<b>3,956</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Improvements to property		-	6,860	6,860	
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>6,860</b>	<b>6,860</b>	<b>-</b>
<b>Total payments</b>	<b>19,748</b>	<b>-</b>	<b>6,860</b>	<b>26,608</b>	<b>3,956</b>
<b>Net of receipts/(payments)</b>	<b>50,963</b>	<b>-</b>	<b>(6,860)</b>	<b>44,103</b>	<b>169,042</b>
<b>A5 Transfers between funds</b>	<b>(6,860)</b>	<b>-</b>	<b>6,860</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>169,042</b>	<b>-</b>	<b>-</b>	<b>169,042</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>213,145</b>	<b>-</b>	<b>-</b>	<b>213,145</b>	<b>169,042</b>



## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Account	213,145	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>213,145</b>	<b>-</b>	<b>-</b>

(agree balances with receipts and payments account(s))

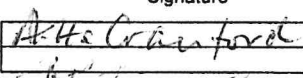

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	2410.936 Shares in M&G Charity Multi Asset	Unrestricted	-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	10-16 Church Green, Almshouses	Permanent Endowment	-	-
	79-89 Queen Street, Almshouses	Permanent Endowment	-	-
	Improvements to properties	Permanent Endowment	6,860	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	A.H. CRAWFORD	6/4/2021
	P.A. GIOSSO	6/4/2021

**Independent examiner's report**

Report to the trustees/ members of

 Charity name:  
 Coggeshall Almshouses Charity

On accounts for the year ended

31st December 2020

Charity no

1180363

Set out on pages

One to two

 (Examiner to indicate the page numbers of the accounts  
 to be examined)

I report to the trustees on my examination of the above charity ("the Trust") for the year ended 31/12/2020.

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.

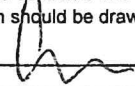
Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention 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.

Signed:



Date:

4/9/21

Name: ANDREW ROBERT GRAHAM GREEN

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

FCCA

Address: The Maltings, Rosemary Lane

Halstead, Essex

CO9 1HZ

**Disclosure**

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