



To

Reference and administration details

Coggeshall Almshouses Charity

Other names charity is known by

1180363

8, Tey Road, Earls Colne, Colchester, Essex

Postcode CO6 2LG

Names of the charity trustees who manage the charity

[illegible]

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 (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	CIO registered 18 th October 2018
Trustee selection methods (eg. appointed by, elected by)	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.

The Charity owns 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 programme of improvement to the interior of the Queen Street properties that commenced in early December 2020 was completed during the period of this report. In addition, repair work was carried out on the chimney stacks and retaining walls were built in the gardens.

In relation to the Church Green properties; a number of issues identified by the quinquennial review carried out in 2021 were dealt with in the period covered by this report. The remaining issues (which are not major) will be addressed over the coming months.

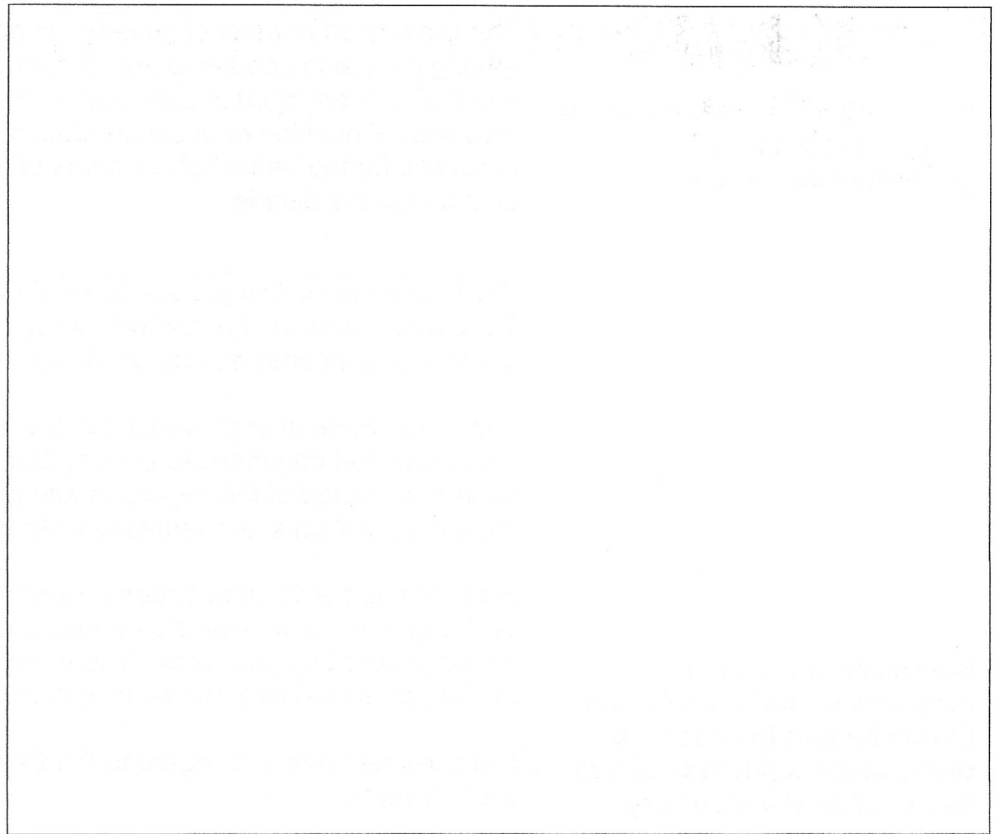
The trustees have had regard to the Charity Commission's guidance on public benefit.

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)

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

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Completion of the programme of improvement to the interior of the Queen Street houses – as per section C above.

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)	<i>A Crawford</i>	<i>A Crawford</i>
Full name(s)	Andrew Crawford	Nicholas Colby
Position (eg Secretary, Chair, etc)	Chair	
Date	13/4/2023	

November	Maintenance payments received		2,699.27			29,049.44		
Nov 02	167	985.00					y	
Nov 09	MC38 B&Q	17.00						
Nov 10	MC40 Ramsden Mills	472.00						
Nov 14	OLT85 D Butcher	1,100.00						
Nov 14	OLT86 Dawid Svcs	55.00						
Nov 15	MC40 Hughes Trading	712.61						
Nov 15	MC41 B&Q	5.67						
Nov 15	MC42 Wickes	10.50						
Nov 16	MC43 B&Q	223.97						
Nov 16	168	250.88					y	
Nov 16	OLT84 BR	156.00						
Nov 17	OLT88 PD	2,388.30						
Nov 17	OLT87	4,320.00						
Nov 22	MC43 Cash McColl's	30.00						
Nov 23	OLT91 Whymark	750.00						
Nov 23	OLT90 DSC	4,000.00						
Nov 23	OLT89	30,069.00						
Nov 28	MC45 Timpson	67.00						
	Bank - account charge	5.00						
	- cheque fees	1.00						
	DD Anglian Water	124.00						
		45,742.93	2,699.27	6,640.96	189,160.43		2	8

Coggeshall Almshouses Charity

Income from Residents for Maintenance Contributions

2022

		Church Green					Queen Street						
		A Grounds	A Parsons	I Barrett	D White	A Morys	Empty	M McDonald	K Hagger	P Sturgeon	R Alston		
		10	12	14	16	79	81	83	85	87	89	Total	YTD
2020	Jan	373.33	351.66	351.66	373.33	144.00	a	160.00	320.00	320.00	156.00	2,549.98	2,549.98
	Feb	373.33	351.66	351.66	373.33	144.00	b	160.00	320.00	320.00	156.00	2,549.98	5,099.96
	Mar	384.53	362.21	362.21	384.53	144.00	c	160.00	320.00	320.00	156.00	2,593.48	7,693.44
	Apr	384.53	362.21	362.21	384.53	144.00	d	160.00	320.00	320.00	156.00	2,593.48	10,286.92
	May	384.53	362.21	362.21	384.53	144.00	e	160.00	320.00	320.00	156.00	2,593.48	12,880.40
	Jun	384.53	362.21	362.21	384.53	144.00	f	160.00	320.00	320.00	156.00	2,593.48	15,473.88
	Jul	384.53	362.21	362.21	384.53	144.00	g	160.00	352.00	320.00	156.00	2,625.48	18,099.36
	Aug	384.53	362.21	362.21	384.53	303.79	h/i	180.00	352.00	352.00	171.00	2,852.27	20,951.63
	Sep	384.53	362.21	362.21	384.53	159.79	j	171.00	352.00	352.00	171.00	2,699.27	23,650.90
	Oct	384.53	362.21	362.21	384.53	159.79	k	171.00	352.00	352.00	171.00	2,699.27	26,350.17
	Nov	384.53	362.21	362.21	384.53	159.79	l	171.00	352.00	352.00	171.00	2,699.27	29,049.44
	Dec	384.53	362.21	362.21	384.53	159.79	m	171.00	352.00	352.00	171.00	2,699.27	31,748.71
												-	31,748.71
		4,591.96	4,325.42	4,325.42	4,591.96	1,950.95	-	1,984.00	4,032.00	4,000.00	1,947.00	31,748.71	
2023 10% increase		38.45	36.22					17.10		35.20			
		422.983	398.431					188.10		387.20			

Maintenance Contributions

Monthly	384.53	362.21	362.21	384.53	156.00 pm	171.00	352.00	352.00	171.00
Weekly (WMC)	88.74	83.59	83.59	88.74	39.00 pw	39.46	81.23	81.23	39.46
4 weekly housing benefit					144.00 4 wkly				

Braintree Council Payments - paid in '4-weekly' instalments

79	A Morys	Letter dated	Credited	Period		BDC Benefit	4 wks benefit	pw	pm
		01/13/2022	Jan 19	20/12-16/1	144.00 a	old	144.00	36.00	156.43
		02/10/2022	Feb 16	17/1-13/2	144.00 b	new		32.47	141.09
		03/10/2022	Mar 16	14/2-13/3	144.00 c	New Maint.			171.00
		04/07/2022	Apr 13	14/3-10/4	144.00 d				29.91
		05/05/2022	May 11	11/4-8/5	144.00 e				
		06/01/2022	Jun 08	9/5-5/6	144.00 f				
		06/30/2022	Jul 06	6/6-3/7	144.00 g				
		07/28/2022	Aug 03	4/7-31/7	144.00 h				
		08/25/2022	Aug 31	1/8-28/8	129.88 i				
		09/22/2022	Sep 28	29/8-25/9	129.88 j				
		10/20/2022	Oct 26	26/9-23/10	129.88 k				
		11/17/2022	Nov 23	24/10-20/11	129.88 l				
		12/15/2022	Dec 22	21/11-18/12	129.88 m				

From August + £29.91 from A Morys not funded by BDC

OLT92	Dec 08	OVO	In Credit - for filing only	QSP81					-
OLT93	Dec 08	Blue Star	Aerials	QS	446.40		446.40		446.40
OLT94	Dec 08	Grout Insurance		All	1,075.36		1,075.36		1,075.36
OLT95	Dec 12	PD	Retaining Wall	QSPw	6,973.20			6,973.20	6,973.20
OLT96	Dec 17	John Clark Services	Heating	CG16	48.00	48.00			48.00
OLT97	Dec 17	Brad Rawlings	Hampers	All	490.50		490.50		490.50

Actual by month

Actual by month		2022												
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Totals
CAF Bank balance b/f		51,751.95	52,583.08	62,936.48	63,091.78	43,551.83	8,811.28	9,215.04	11,174.02	76,411.32	48,890.97	49,684.62	6,640.96	51,751.95
Expenditure														
Queen Street Project														
Architects Fees			4,000.00			4,000.00						4,000.00		12,000.00
79				515.00			98.50		50.00	12,000.00		30,124.00		42,787.50
81		-	73.23	918.87	219.57	479.05	124.58	44.08	27.74	27.38	26.82	1,694.75	192.00	3,681.61
83				420.00	50.00	17,226.00	32,187.52		685.00			2,388.30		52,956.82
85			90.00	35,876.67	381.11					2,343.12				38,690.90
87						2,272.38								2,272.38
89			90.00					72.00						162.00
Wall									994.20			4,320.00	6,781.20	12,095.40
Queen Street Project		16.77	41,305.54	1,165.68	19,498.38	36,666.57	223.08	116.08	1,756.94	14,370.50	26.82	42,527.05	6,973.20	164,646.61
Administration														
Accountancy Fees				900.00										900.00
Insurance													1,075.36	1,075.36
Almshouses Ass. - Subscription		187.00												187.00
Honoraria					900.00						600.00			1,500.00
Gas / EICR Certificates											424.80			424.80
Christmas hampers													490.50	490.50
Quinquennial Review - Ch Grn												750.00		750.00
Miscellaneous			4.04											4.04
Anglian Water - Queen Street		299.58				384.96		299.66				250.88		1,235.08
- Ch Grn DDs		159.00	159.00	159.00	159.00	124.00	124.00	124.00	124.00	124.00	124.00	124.00	124.00	1,628.00
Bank charges - monthly		8.00	8.00	8.00	8.00	8.00	8.00	8.00	5.00	5.00	5.00	5.00	5.00	81.00
- cheques		0.50	-	0.50	-	0.50	-	0.50	0.50	0.50	-	1.00	-	4.00
- interest						-	1.36		-	11.56		-	16.96	29.88
Administration		654.08	171.04	1,067.50	1,067.00	517.46	130.64	432.16	129.50	117.94	1,153.80	1,130.88	1,677.90	8,249.90
Repairs and Maintenance														
Garden and fences			720.00				1,836.00	65.00				1,100.00		3,721.00
Gas, electric & plumbing repairs		48.00			1368.05	150.00			298.53				48.00	1,912.58
Redecoration / Maintenance		1,000.00		205.00	200			53.26	430.00	202.78	725.00	985.00	446.40	4,247.44
Chimney Repairs - Queen Street										15,528.40				15,528.40
Repairs and Maintenance		1,048.00	720.00	205.00	1,568.05	150.00	1,836.00	118.26	728.53	15,731.18	725.00	2,085.00	494.40	25,409.42
Total Expenditure		1,718.85	42,196.58	2,438.18	22,133.43	37,334.03	2,189.72	666.50	2,614.97	30,219.62	1,905.62	45,742.93	9,145.50	198,305.93
Income														
Maintenance Payments		2,549.98	2,549.98	2,593.48	2,593.48	2,593.48	2,593.48	2,625.48	2,852.27	2,699.27	2,699.27	2,699.27	2,699.27	31,748.71
M&G Transfers			50,000.00						65,000.00					115,000.00
CAF Bank Balance c/f		52,583.08	62,936.48	63,091.78	43,551.83	8,811.28	9,215.04	11,174.02	76,411.32	48,890.97	49,684.62	6,640.96	194.73	194.73
YTD Expenditure		1,718.85	43,915.43	46,353.61	68,487.04	105,821.07	108,010.79	108,677.29	111,292.26	141,511.88	143,417.50	189,160.43	198,305.93	
Balance checks														
YTD Expense on Statement		1,718.85	43,876.43	46,314.61	68,487.04	105,821.07	108,010.79	108,677.29	111,292.26	141,511.88	143,417.50	189,160.43	198,305.93	
Variance		-	(39.00)	39.00	-	-	-	-	-	-	-	-	-	
YTD Total on Statement		52,583.08	62,975.48	63,130.78	43,551.83	8,811.28	9,215.04	11,174.02	76,411.32	48,890.97	49,684.62	6,640.96	194.73	0.00
Variance		-	39.00	39.00	-	-	-	-	-	-	-	-	0.00	

Coggeshall Almshouses Charity

Final Receipts and Payments Account for 2022

Receipts	£		Prior year 2021	
	£		£	
Maintenance Charge				
<u>Church Green</u>				
No. 10	4,591.96		4,479.96	
No. 12	4,325.42		4,219.92	
No. 14	4,325.42		4,219.92	
No. 16	4,591.96		4,479.96	
		17,834.76		17,399.76
<u>Queen Street</u>				
No. 79	1,950.95		1,872.00	
No. 81	-			
No. 83	1,984.00		1,920.00	
No. 85	4,032.00		3,840.00	
No. 87	4,000.00		3,840.00	
No. 89	1,947.00		1,872.00	
		13,913.95		13,344.00
Total Receipts		31,748.71		30,743.76
Payments				
Queen Street Project Costs				
Architects fees	12,000.00		11,000.00	
Building costs				
No. 79	42,787.50			
No. 81	3,681.61		46,478.10	
No. 83	52,956.82		500.00	
No. 85	38,690.90		13,359.00	
No. 87	2,272.38		48,171.11	
No. 89	162.00		51,252.56	
Retaining Wall	12,095.40			
		164,646.61		170,760.77
Administration				
Accounting fees	900.00		840.00	
Insurance	1,075.36		1,198.39	
Almshouses Assoc. Subs	187.00		182.00	
Honoraria	1,500.00		1,200.00	
Gas and EICR certificates	424.80		2,073.26	
Christmas Hampers	490.50		888.40	
Quinquennial Review - Ch Grn	750.00		600.00	
Amalgamation (CAmC costs)	-		297.96	
Anglian Water	2,863.08		3,580.91	
Bank Charges less interest	55.12		120.00	
Other Admin. Costs	4.04			
		8,249.90		10,980.92
Repairs and Maintenance				
Garden and fences	3,721.00		1,103.50	
Gas, electric and plumbing repairs	1,912.58		600.53	
Redecoration / maintenance	4,247.44		500.00	
French Drain - Queen Street	-		5,820.00	
Chimney repairs - Queen Street	15,528.40		3,150.00	
		25,409.42		11,174.03
Total Payments		198,305.93		192,915.72
Excess of Receipts over payments		(166,557.22)		- 162,171.96
CAF Cash Account balance b/f		51,751.95		213,923.91
Transfer of funds from CAmC		115,000.00		
Excess of Receipts over payments		- 166,557.22		- 162,171.96
CAF Cash Account balance c/f		194.73		51,751.95
Capital				
1,222.575 shares in M&G Charity Multi Asset Fund Accumulation Units				
Share value at 31st December		129,019.44		252,433.43

The above account is in accordance with the transactions of the Trustees for the year ended 31/12/2022

Receipts and payments accounts

CC16a

For the period from

01/01/2022

To

31/12/2022

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 £
A1 Receipts					
Maintenance Income	31,749		-	31,749	30,744
Gifts from other charities	-		0	-	-
Donation			-	-	-
			-	-	-
Bank Interest	30		-	30	-
			-	-	-
			-	-	-
Sub total (Gross income for AR)	31,779	-	-	31,779	30,744
A2 Asset and investment sales, (see table).					
M & G Investment sales	115,000	-	-	115,000	-
	-	-	-	-	-
Sub total	115,000	-	-	115,000	-
Total receipts	146,779	-	-	146,779	30,744
A3 Payments					
Gardening	1,885	-	-	1,885	1,104
Utilities	-	-	-	-	-
Decorating	4,247	-	-	4,247	500
Repairs and renewals	19,702	-	-	19,702	11,644
Sundry	495	-	-	495	530
Insurance	1,075	-	-	1,075	1,076
Honorarium	1,500	-	-	1,500	1,200
Bank charges	85	-	-	85	120
Rates and Water	2,863	-	-	2,863	3,581
Legal and professional fees	750	-	-	750	600
Accountancy	900	-	-	900	840
Cleaning	-	-	-	-	-
Membership	187	-	-	187	182
	-	-	-	-	-
	-	-	-	-	-
Sub total	33,689	-	-	33,689	21,376
A4 Asset and investment purchases, (see table)					
Improvements to property		-	164,647	164,647	170,761
	-	-	-	-	-
Sub total	-	-	164,647	164,647	170,761
Total payments	33,689	-	164,647	198,336	192,137
Net of receipts/(payments)	113,089	-	(164,647)	(51,557)	(161,393)
A5 Transfers between funds	(164,647)	-	164,647	-	-
A6 Cash funds last year end	51,752	-	-	51,752	213,145
Cash funds this year end	195	-	0	195	51,752

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	195	-	-
		-	-	-
		-	-	-
	Total cash funds	195	-	-

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

OK

OK

OK

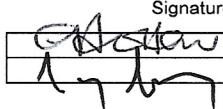
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	1222.575 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	342,268	-
			-	-
			-	-
			-	-
			-	-
			-	-

	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
	N.J. CODY	9-2-2023

Independent examiner's report

Report to the trustees/ members of

Charity Name
Coggeshall Almshouses Charity

On accounts for the year ended

31st December 2022

Charity no

1180363

Set out on pages

One to two
(remember to include the page numbers of all pages
sheets)I report to the trustees on my examination of the above charity ("the Trust") for the year ended **31/12/2022**.**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 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:

11/2/23

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