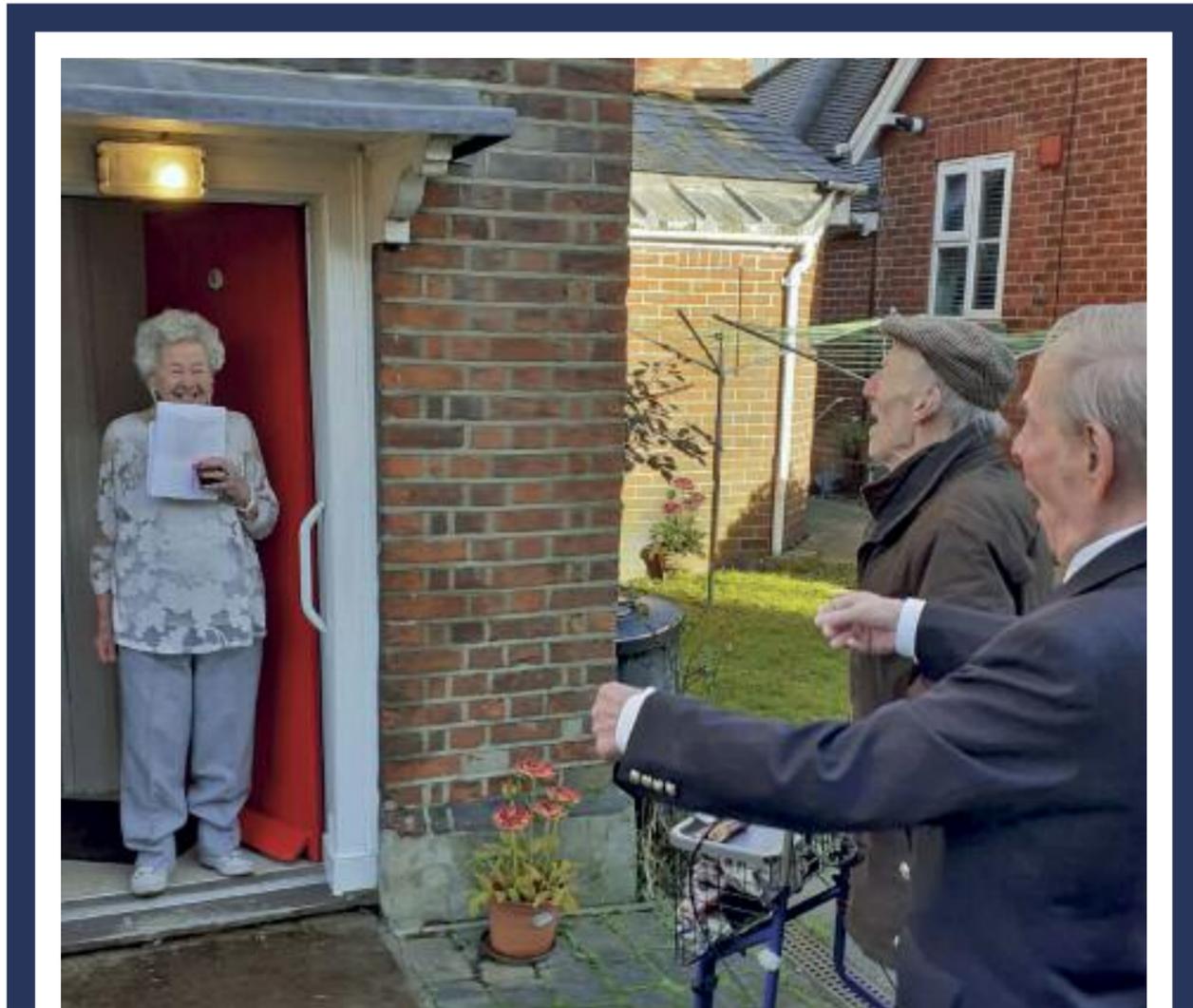


Supporting almshouse charities



Annual Report 2020

THE ALMSHOUSE ASSOCIATION

Billingbear Lodge, Maidenhead Road, Wokingham, Berkshire RG40 5RU
telephone: 01344 452922 email: AlmshouseSupport@almshouses.org website: www.almshouses.org
Registered Charity No. 245668 Registered Company No. 04678214

Royal Patrons

HRH The Prince of Wales KG KT GCB
HRH The Duke of Gloucester KG GCVO

Ambassadors

The Archbishop of Canterbury
Patrick Vernon OBE
Dan Cruickshank
The Baroness Paisley of St. George's
The Lord Mackay of Clashfern KT PC QC FRSE
Peter Wyman CBE DL
Peter Barton Esq DL
Robert Durie OBE FRCS
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Tony Collinson OBE
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The Baroness Bakewell DBE
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Head of Member Services

Rosie Sweeney

Head of Fundraising & Charity Support

Sue van Leest

Head of Policy and Engagement

Chris Targowski

Head of Finance

Michael Drake

Auditor:

Buzzacott LLP
130 Wood Street, London EC2V 6DL

Bankers:

Coutts & Co
St Martin's Office 440 Strand, London WC2R 0QS

The Board of Trustees - 2020

Elizabeth Fathi (Chair) *
Meryl Aldridge
Andrew Barnes *
John Broughton JP
Clive Cook
Rob Douglas CBE DL *#
Quentin Elston
Willie Hartley Russell MVO DL *
David Healey
Jim Kennedy *
Richard Knipe *#
Paul Mullis #
Tricia Scouller *#
Adam Sedgwick
Margaret Stewart *
Richard Waite
Ed Christianson ~

(*Finance and General Purposes Sub Committee)
(#Leonard Hackett Memorial Trust) (~ F&GP only)

WHO WE ARE AND WHAT WE DO



The Almshouse Association is a support charity representing over 1,600 independent almshouse charities across the UK. Established in 1946 (and celebrating its 75th anniversary in 2021), the purpose of The Almshouse Association is to:

- promote the establishment, continuation, efficiency and effectiveness of almshouse foundations
- promote the provision, improvement, upkeep and maintenance of almshouses and associated services and facilities, supporting our members to protect, develop and deliver safe and secure homes for people in need.

Almshouses are a charitable form of self-sufficient, low cost community housing held in trust for local people in housing need. They are managed and run by almshouse charities led by local volunteer trustees.

The oldest form of social housing, almshouses can trace their history back over a thousand years. Today, 36,000 people are living full and independent lives in almshouses, finding friendships, wellbeing and security inside their walls and within their communities.

The Almshouse Association guides on all aspects of almshouse management, supports member charities with the provision of up-to-date policies and governance advice, organises seminars and develops training, as well as offering a single point of contact help line.

Through raising awareness, representation, fundraising, donations and legacies, The Almshouse Association is working hard with almshouse charities, local authorities and government alike, to make it possible for many more almshouses to be built to secure affordable housing for people in need today and for future generations.



CHAIR'S REVIEW

Welcome to our 2020 Annual Report

Resilience is a word long associated with almshouses.

As a mature charitable model providing distinctive local housing for local people run by local people, almshouses have witnessed and survived one thousand years of political and economic turmoil, not to mention public health emergencies from the Black Death to our current pandemic. This has been a year that none of us would have wished to experience. It has been a bleak and desperate time. Almshouse trustees across the country have been impressively resolute in their duty to protect their charities and residents and The Almshouse Association has been proud to support them through member services and representation.

Despite the uncertainties, the financial statements that follow show a strong and healthy balance sheet capable of supporting essential member services such as loans and grants. Fundraising to sustain these services in the long term is a priority as income has reduced significantly due to the pandemic. Unpredictable money markets have impacted yields and capital values throughout the last few months, but I am pleased to report that towards the end of 2020 they recovered well and we are in as strong a position as when we began the year. We remain



Amersham United Charities, Buckinghamshire resident Mary (right) greeted guests with hand sanitiser when celebrating her 90th birthday with an exclusive garden party for six on a sunny day last summer.

vigilant, nevertheless. Costs have been kept within budget and expenditure on our ambitious five-year strategy has been taken, as planned, from a designated fund.

One of the most notable achievements this year has been the Charity Commission's approval of a legal definition for almshouses; a milestone that will stand the movement in good stead for many decades to come. Clarity around what makes almshouses different from other housing providers is essential for communicating with those who may not appreciate that almshouses are, first and foremost, charities which provide housing

(not housing providers who happen to be charities) and trustees hold a duty of care. A duty that has come to the fore especially during this last year.

The pandemic has in many ways brought into focus the distinctive characteristics of almshouses and the added value that they give. If isolation was a recognised problem before, it is now considered to be one of our society's greatest challenges, but for almshouse residents whose neighbours are often fellow locals



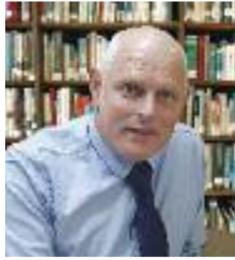
Almshouse Association Chair and CEO Nick Phillips welcomed HRH The Prince of Wales to member charity Nicholas Chamberlaine Almshouses in Warwickshire on 18 February 2020.

drawn from the same eligibility group, the sense of belonging and companionship has been shown to improve wellbeing and longevity.

The Association celebrates its 75th anniversary in 2021. Our founder, Leonard Hackett, a businessman, stock exchange "Blue Jacket" and member of the RAF elite 600 Royal Auxiliary Squadron, was known for being diplomatic and compassionate, characteristics that resonate through the Association and its members. These qualities have helped the movement navigate through the challenging year we have all endured. It is with hope that we plan our 2021 celebrations and I am very much looking forward to meeting up with you all again.

I would like to thank all our members, supporters, ambassadors, champions, staff and my colleagues on the Board for their care, compassion, friendship, resilience and hard work. Nick Phillips and the team at Billingbear have worked tirelessly through all the challenges that have been thrown at them in this turbulent year. We are fortunate indeed. The regular and attentive support from our Patron HRH The Prince of Wales and Vice Patron, HRH The Duke of Gloucester deserves a special mention and deep gratitude.

Elizabeth Fathi,
Chair of The Almshouse Association



CHIEF EXECUTIVE'S REPORT

It seems the need for affordable community homes has never been greater. This year has shown how important the 'community' aspect of almshouses has been. Our member charities have been inspirational in their calm dedication to their residents throughout the pandemic. We now all look forward to positive years ahead of new almshouses, new charities established and new partnerships.

I believe that the CEO comment in the annual report is not just a review of the last year but traditionally a reflection of the successful year elapsed. I am loath to celebrate anything much in 2020 as we all know it has been brutal for many and deeply unsettling for others. No one has been untouched by the COVID-19 pandemic and our greatest thoughts are with the volunteer trustees and staff working tirelessly to support their residents and keep their almshouse charities resilient.

However, I would be doing a disservice to our staff, Board and members if I did not celebrate the success of all the almshouse movement in the face of the pandemic. The team at the Association acted with calm dedication and commitment, remaining focused throughout 2020 on their duty to support members. They quickly and efficiently changed their entire ways of working to enable continuance of service.

It is certainly of note that from the start of the pandemic members responded as expected, putting the wellbeing of residents at the forefront of their

Our strategic development did not stop during the pandemic and we continued to make advances with our guidance manual, training, PR and marketing as well as dealing with a deluge of enquiries.

planning. When many of our charities are run and managed by volunteer trustees this brought a new level of responsibility to the role not seen since wartime. The Almshouse Association Board of Trustees responded with offers of support and advice despite often having many other roles that required their attention.



Residents of almshouses in Eltham celebrate receiving their Almshouse Association Christmas vouchers - given to all residents over 90 years old, from a legacy fund set up in 1958.

As a team we were able to quickly upgrade our IT system and implement communication procedures to enable all to work from home. In 2020 we introduced a customer management system that has been essential in maintaining records and sharing information when supporting members. The website became an instant lifeline to members for updated information. The team

developed a proactive system to capture and disseminate information from trusted sources that would be essential to our members. This information was reviewed, posted and emailed, often updating twice or more during the working day and weekends. The



"In between lockdowns, I was able to squeeze in a small socially distanced visit to Peter Hill, the new Chair of Trustees of Mary Dains Almshouses, Trimley in Suffolk, where he talked about how gardens had become even more important to residents during lockdown."

number of members using the site increased by over 30% during the pandemic with many visiting more than once a day.

The annual members' survey showed us that although not much has changed in the ambitions of our members, the need to support trustees and to help with succession planning was a real concern. The pandemic has heightened that concern and we are aware of the great need to support member trustees as many have said they will be retiring at the end of their current term. This concern is further heightened when we consider the modelling of the characteristics of the very few charities that fall into crisis. Often this includes a mixture of low financial reserves and struggling trustees.

The pandemic has highlighted funding issues and this year The Almshouse Association has used its funds to support over £1.3m of grants and loans, often helping develop resilience in those charities that are facing a critical financial challenge or expansion. As identified within our strategy, funds are accompanied by direct support and guidance for the trustees, and our team has successfully worked with member trustees and clerks to transform charities through guidance, training and active support as well as the award of grants. It is likely that 2021 will require equal support for many small charities, and fundraising to fill that gap becomes ever more critical.

2020 saw significant engagement with national and local government and we were delighted to find almshouses recognised in the House of Lords (who debated and challenged the Government about how almshouses should be supported) and the House of Commons where supportive MPs raise key issues in support of almshouses. The main challenge for the almshouse movement remains recognition for almshouses as suitable affordable housing partners under the Section 106 guidance.

Member services continue to be at the core of our work. Our team has dealt with 2,254 enquiries and the most common relate to resident issues, finance and coronavirus. Focus on accuracy and clarity of guidance is always at the fore and the team prides itself on offering the highest standards of customer service; this is often confirmed by feedback from members. Members greatly value the interaction with other trustees and staff and our members' forum is a popular meeting area for exchanging views, ideas and experiences. The

We are ambitious and proud of the almshouse model and believe that the scale, the care, compassion and most of all, the enabled companionship that is embodied in the spirit of almshouses is a good model for housing today.

strength of the network, the almshouse family, is often found in the generosity of members who are willing to share experiences. The pandemic tried to thwart our planned events, but the team responded by developing online training and webinars (some events with over 100 attendees) and a virtual AGM.

We think, we are told, and we all believe, that almshouses are good places to live but we are short of evidence. In 2020 we sought to undertake research into the value of almshouses; though stalled at present, this research will form the foundation for future developments in the almshouse movement. We have so many partners, sponsors and members to thank in the emerging field of research: Professor Cameron Swift, Meryl Aldridge and Clive Cook have all given up their time generously to the subcommittee developing research; the Mercers Company, Abbeyfield Research Foundation, Whiteley Village Homes Trust, Cass Business School and Dunhill Foundation; the many members who complete surveys and spend their time responding to research enquiries; they are all to be thanked profusely. We could not develop new research without their generous support.

As we approached the end of 2020 we were encouraged by the increased publicity for almshouses; with appearances on the radio, social media, comments in the press, reports and mentions in

government publications. It is clear, however, that there is still quite limited understanding of the almshouse movement and the role that almshouses play. Our YouGov* survey showed that whilst 76% of respondents believe that almshouses are an important part of hous-



Residents of the Guildhall Feoffment, Bury St Edmunds, celebrating the generosity of their founders and benefactors for over 500 years.

ing, 84% were not aware of any almshouses in their area and overall 65% were not clear on what an almshouse actually is. This issue seems shared amongst local councils and in 2020 we have stepped in to support member charities when local council planning teams did not understand that almshouses are 'affordable housing'.

Another great strength and power for change has come from our newly appointed and invigorated Ambassadors. We are delighted and honoured by the skills and generosity of our Ambassadors. I fear naming any as that will exclude others but if anything lifts the spirits, the awareness and the confidence of the 'almshouse brand' it is having the support of these wonderful people who all possess unique areas of skill, knowledge, influence and wisdom.

Amongst the Board and membership there are ambitions to expand the provision of almshouses for the next generation as the need for low cost housing is set to increase substantially over the next decade. Almshouses occupy a unique position and have a significant role to play in supporting communities. With this message in mind, we approach our 75th anniversary and during the year of 2021, despite the cloud of the virus, we are excited about raising the profile of the almshouse movement, building stronger relationships with our members, delivering ground breaking research evidencing the unique value of almshouses and delivering a service to our members second to none, of which our founder Leonard Hackett would be eternally proud.

The year ahead will see us drive to support governance, raise the profile of almshouses and support the expansion of new almshouses.

**Nick Phillips,
Chief Executive of The Almshouse Association**

*All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2001 adults. Fieldwork was undertaken between 18/19 November 2020. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 18+).

MEMBERSHIP AND DEVELOPMENT

Membership at 31 December 2020

● Total number of members	1,589
● Total number of sites	2,529
● Members gained/(losses/mergers) in 2020	3/(13)

Membership by country

● England	1,552
● Wales	33
● Scotland	1
● Northern Ireland	2
● Channel Islands	1

Charity type

● Charitable Incorporated Organisations	57
● Charitable Company limited by guarantee	35
● Unincorporated	1,497

Registered Providers

287

Members' Survey 2020

(based on 577 responses)

Top six challenges over the next five years

- 1 Condition of almshouses
- 2 Recruiting/training trustees
- 3 Ageing/frailty of residents
- 4 Increased legislation
- 5 Lack of demand for almshouses
- 6 Raising funds

Top five opportunities over the next five years

- 1 Refurbishing almshouses
- 2 Engaging wider community
- 3 Building new almshouses
- 4 Partnerships
- 5 Fundraising events

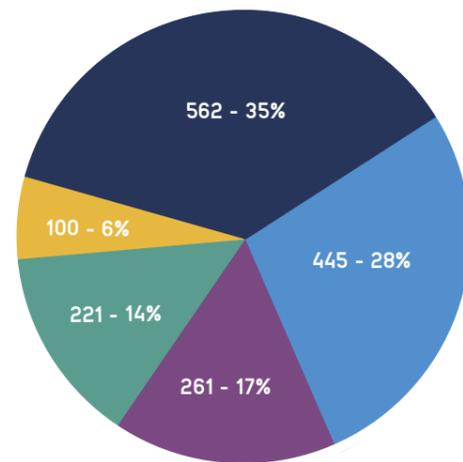
Membership enquiries by type*

● Residents	260
● Financial	215
● Governance	162
● Health and Safety (including Coronavirus)	191
● Land/buildings	157
● Accommodation	486
● Other	783

*total: 2,254 (February-December 2020)

Almshouse charities by size

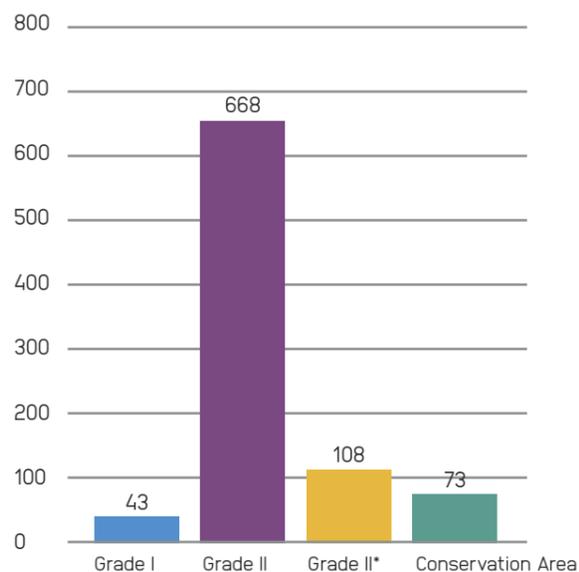
- 5 or fewer dwellings
- 6-10 dwellings
- 11-20 dwellings
- 21-50 dwellings
- 51+ dwellings



Member charities

● Total dwellings (approx.)	29,428
● Total residents (approx.)	33,503
● Charities with a warden	692

Almshouses with listed/conservation area status



STRUCTURE, GOVERNANCE AND MANAGEMENT

The Almshouse Association Board is responsible for guiding the charity and developing and overseeing the delivery of the strategy. In doing so, the Board employs and manages the Chief Executive Officer, monitors the finances and acts as champion for the Association and the almshouse movement. Crucially, the Board ensures that the vision of the founder 75 years ago is delivered today.

Public Benefit

The Almshouse Association Board of Trustees regularly monitor and review the success of the organisation in meeting its key objectives of supporting its members to run thriving almshouse charities for the residents and raising the awareness of the almshouse movement. Having considered the guidance, the trustees confirm that the work of the charity fully meets the public benefit test and that all the activities of the charity described in this report are undertaken in pursuit of these aims.

The Almshouse Association, a company limited by guarantee not having a share capital (Charity Registered No 245668; Company Registered No 04678214), was incorporated under the Companies Act in February 2003 and operates under its Memorandum and Articles of Association. The Almshouse Association is the representative body for individual almshouse charities throughout the United Kingdom and the Republic of Ireland and on 31 December 2020 the membership comprised 1589* charities.

The Board, whose names are given on the inside back cover of this report, are the Charity's Trustees and Directors of the Company. Following a governance review last year, trustees do not provide a representative role within

Despite the pandemic, Board and Finance and General Purposes meetings continued to be held as scheduled throughout 2020 via video conferencing.



a dedicated region and one third of Board members can now be appointed from outside the almshouse movement in order to encourage diversity and new ideas, bringing new skills and experiences. A Nominations Committee has been established in order to identify and interview potential trustees with the skills required in order that they may be put forward to the wider Board.

Newly appointed trustees receive induction briefings and are encouraged to attend one of several trustee training seminars organised by The Almshouse Association throughout the year, however, in 2020 these have been limited to web-based sessions.

"A strength of the movement is that many thriving charities merge with local struggling charities - the impact to The Association is that we then have one registered member instead of two!"

THE LEONARD HACKETT MEMORIAL TRUST

The Leonard Hackett Memorial Trust (LHMT) operates as an independent charity, whose role is to support the work of the Association. Acting as a "trustee of last resort", its focus has been assisting charities in crisis, bringing them to good condition before establishing a new independent board to oversee the long-term future of the charity.

The LHMT has turned around several almshouse charities in the past, such as High Ercall in Shropshire, Holy Trinity Heath Town in the West Midlands and

Edmund Sawyer, Northamptonshire.

The LHMT has been successful in finding trustees to take over the running of the charities and move them back into the community. The trustees of the Leonard Hackett Memorial Trust, under the chairmanship of Tricia Scouller, have reviewed the role of the Trust and feel that earlier prevention is a more efficient way of dealing

with charities needing support, however, the charity remains ready to step in as a charity of last resort. Currently the LHMT is responsible for running Edmund Sawyer Charity, two stone cottages in Kettering. In 2020 the LHMT opened discussions with a local charity who may take over the running of the charity, subject to works being completed.

"LHMT remains an important backstop for charities in crisis and will always have a role working to support The Almshouse Association and its members in most need."
Tricia Scouller, Chair of the Leonard Hackett Memorial Trust.



Leonard Hackett, the first Chief Executive of the Association, working in office at Billingbear Lodge with Mrs Hobbs.

STRATEGY

The Board, having identified funds for the five year strategy, monitors their delivery at every Board meeting. The strategy progressed in many areas during 2020, most notably the development of the CRM system, introduction of Regional Champions (pilot), Standards of Almshouse Management manual review and improved training and raising awareness. Motivation and momentum continues at pace, however, during the pandemic some projects have been unavoidably delayed. All are, however, still within the strategic timetable.

Delivering the strategy

Delivering the strategy is a key aspect of the work of the Association but the impact of that strategy is also important. We have seen significant renewed interest in the almshouse movement from MPs during the last year and whilst we continue to raise our profile we have been proud to see that supportive MPs have raised questions in Parliament in support of almshouses on twelve occasions. The House of Lords has seen a significant interest with a debate focused on how the Government could support almshouses, with contributions from Lord Kennedy and Baroness Eaton. Furthermore, we have been encouraged to see almshouses noted in reports from Homes England and in white papers such as 'Planning for the Future'.

We continue to strive to see almshouse charities properly recognised as affordable housing by local planning officers, county councils and government departments.



Exeter Homes Trust held a low key celebration to mark the completion of the remodelling work at Atwill Palmer Almshouses. Residents joined in via a Facebook page.

Raising the profile of the almshouse movement is a big challenge for the Association. We undertook a YouGov* survey in order to set a benchmark for awareness of almshouses amongst the public. Unsurprisingly, awareness is low with 65% of those questioned not quite knowing what an almshouse is. There was a strong element of hope, however, that nearly 80% of

*All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2001 adults. Fieldwork was undertaken between 18/19 November 2020. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 18+).

Research is a critical area of development for The Almshouse Association. Having established a team to oversee this work, we embarked on both research and data gathering in 2020. We hope the outcome of this research will guide the Association and highlight the areas of greatest impact that almshouses have on residents' well-being.

those that knew almshouses thought they were a good thing and would like to see more built! It is from this starting point that we are working with our Ambassadors and partners to raise the profile of almshouses as the exemplar form of community housing.

In 2020 our Chair, Elizabeth Fathi reported the draft of an almshouse definition being agreed by the Charity Commission. It is a significant step to report that this definition has now been officially approved and adopted and can be read on their own website forming part of their Operational Guidance. We hope that this will further assist in the understanding of almshouses and their purpose.

A strategic objective was to see more of our charity money used supporting members and we have done so. Our members required financial support at the two opposing ends of the spectrum: those charities seeking to expand, to build more and improve their buildings through great remodelling programmes and those that need financial support to keep going.

The vast majority of our members are managing their finances efficiently and effectively maintaining a comfortable reserve and holding funds for long-term building work. A few charities have, however, found themselves in financial difficulties, either from the impact of lockdown or from long-term challenges such



Members of Parliament speak on behalf of almshouses in the House of Lords.

as keeping up with weekly maintenance contributions. We see our role as supporting these charities to build resilience and continue into the next century through grants and support to the charity boards helping them plan and, in some cases, develop succession planning for board appointments. It is these charities that concern us most and we are aware that, having awarded £1.3m this year, our own funds will be depleted. The importance of securing replacement income from donations and legacies therefore remains high so that we may continue to support charities in most need.

Our developing relationships with Members of Parliament came into real focus during the early stages of the pandemic with the Association contacting every MP with an almshouse in their constituency (that is over 90% of MPs).

Many local almshouse charities were then able to receive support for accessing PPE. Later in 2020, MPs raised questions with the Health Minister with regards to almshouse residents and staff housing very elderly residents moving higher on the COVID-19 vaccine priority list. All communication was immediately shared with members to help access support from MPs.

Lifting the standard through partnership



Documents, clippings and photographs from The Almshouse Association Welsh archives.

As noted, almshouses are places of comfort and companionship but, in a very few cases, the buildings are suffering. Our strategy includes working with partners to ease the burden of maintaining historically important buildings. We have begun work with Historic England to develop a guidance manual for both almshouse managers and conservation officers.

Both Historic England and The Almshouse Association feel that the nation would be worse off if these buildings were found to be too expensive to maintain and sold into private ownership. We will be establishing a fund specifically for the support of historic almshouse buildings.

In order to provide the best service to our members we extended our engagement to look for where the best support can be offered. Recognising that there was a specific need in our almshouses in Wales, we undertook a detailed examination of the needs in Wales and this enabled us to work with some members on long-term plans for development.

We also discovered some trustees who were in need of detailed support and plans are underway with these trustees. Over the coming years we intend to develop this practice across the country.

THE ALMSHOUSE ASSOCIATION AMBASSADORS

Historically, we have been well supported by a long-standing and committed group of Vice Patrons, and we were keen to use our past experience to inform our future plans. Following work to contact and establish those Vice Patrons who were willing to continue on the journey with us, along with some new volunteers, we are delighted to have recruited 30 new Ambassadors (see inside front cover of this report), who will work with us to support our members.

Our Ambassadors will work with us to

- Champion the timeless concept of local almshouses for local people in need.
- Celebrate the great work of the trustees running almshouses and the work that our team do in supporting our members.



Justin Welby, The Archbishop of Canterbury is keen to encourage the ex-officio trustees to share and celebrate their commitment to the charities they are supporting.

We were pleased by the recent Church of England 'Coming Home' report which provided the most public support for almshouses in many years.

- Use their extensive knowledge and networks to spread the word about the almshouse movement.
- Support our engagement at government level to lobby on behalf of the almshouse movement.
- Work with us to generate funds to further support our members with loans and grants and fund new projects.
- Be at the forefront of our 75th anniversary celebrations.



Kevin Crossley-Holland, renowned poet, translator from Anglo-Saxon and author for children. He is the recipient of many literary awards including the Carnegie Medal and his twelfth collection of poems, 'Gravity for Beginners', was published in

spring 2021. He has kindly agreed to write a celebratory poem for The Almshouse Association's 75th anniversary celebrations.



Baroness Joan Bakewell has represented us at The House of Lords, most recently asking the question regarding the need to review Section 106 planning guidance to extend its benefits to almshouse charities to allow them to increase their housing provision.

"Though many almshouses are housed in heritage buildings they are not a thing of the past: today they offer accommodation to the needy and a way of life that reduces loneliness."

Dan Cruickshank, British art historian and BBC television presenter with a special interest in the history of architecture, has expressed an interest in making a documentary about the history of almshouses.

"The one thousand year history of the almshouse movement is a story of compassion, companionship and community and a demonstration that these admirable qualities can produce a much-loved architecture of enduring quality. Almshouses, the life they engender and the architectural form they take, remain relevant

today. Their history is a topic of intense interest that deserves to be shared and celebrated, with its lessons learned and applied."



We will be introducing our Ambassadors over the coming months in The Almshouses Gazette and on our website and through social media channels. We are excited that they will be working with us to take The Almshouse Association into the next phase of our development. We have already had significant success in the early stages of the work with our Ambassadors and look forward to sharing future updates with you.

We are so thankful for the amazing support we are already getting from our Ambassadors and we are really looking forward to working with them all over the coming year.



Patrick Vernon, OBE is a British social commentator and political activist of Jamaican heritage, who works in the voluntary and public sectors. He is supporting the Association with advice and

consideration for increasing diversity in the movement.

Peter Wyman has linked us with the UK Community Foundation and its network of 46 regional teams, opening up opportunities across the UK for our members. He will be working with us to support our members



in Somerset. "I am passionate about helping those in need and recognise the vital role almshouses play in providing housing and support for so many people."

STATEMENT OF RISK

The Board is ultimately responsible for "risk". Day-to-day responsibility for risk is overseen by the CEO and senior staff but the Board maintains a keen watch on the Risk Register, regularly challenging and reviewing the highest priority risks. The Register is updated and reviewed at every Board and Finance and General Purposes meeting. The Almshouse Association principal risk areas are as follows:

Key Risk	Description	Mitigation
Operational	Efficiency impacted during COVID-19 crisis. Staff working from home and utilising inefficient IT. Staff and member communication impacted by loss of contact. Staff sickness.	Regular communication with IT company. CEO acts as main contact to oversee service. Organisational recovery plan and daily comms from CEO.
Operational	Service to members affected by poor communications. Members unable to attend events and main communication reliant on telephone, website and email.	Establish team member responsible for help with web access issues. Maintain website information and guidance. Use web as key information base for members. Develop team of regional contacts to act as on the ground contacts to signpost to TAA over regional issues.
Financial	Loss of Income fundraising and investments. Grants and loans still in high demand. Trusts are focused on awarding grants to COVID-19 emergency charities. Fewer opportunities to engage with donors during lockdown. Less money available post Brexit.	Focus on fundraising high-level dedicated staff to develop relationships with corporates, individuals and develop and deliver the legacy strategy. Regular reports on fundraising to Board and F&GP. Case for support with new branding developed and being used. Specialised fundraising consultant recruited. Review at six months and reprioritise if needed.
Policy	Policies and government communication reviewed in light of pandemic. Government policy affects members and the Association.	High level engagement with MPs, Executives and House of Lords. Clear key tasks.
Operational	Information technology. Systems fail to meet operational need. Failure to innovate or update systems, loss or corruption of data.	External IT support. 365 plan developed with contractor.

ADVICE AND ASSISTANCE

The lockdown in March 2020 and ongoing COVID-19 restrictions led to significant changes in the way we deliver our member services. Whilst we continued to offer members support and guidance by phone and email, our usual programme of events had to be postponed and many of our usual services were moved online.

Our seminars rapidly made way for webinars of which we held five in 2020. We engaged professional speakers for each session and covered topics such as *making changes to your governing document, value for money reporting, incorporating your charity, and trustee*

made by the Government. This guidance allowed our members to navigate the myriad of COVID-19 restrictions and apply those that were relevant to their almshouses to keep their residents and staff safe. We also added to our online training offering with five new



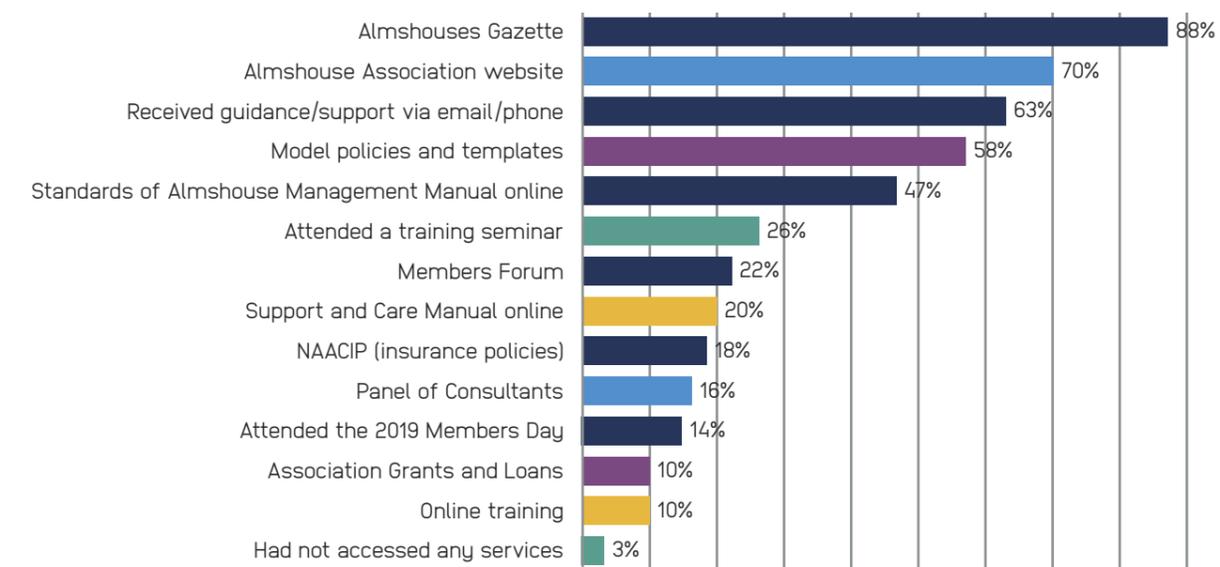
Almshouse Association Member Services worked with the London Almshouse Group to set up their inaugural meeting on 6 February 2020 at The Charity of Elizabeth Jane Jones and David Henry Waring. COVID-19 thwarted later meeting plans but the hope is that these can be resumed as soon as restrictions are lifted.

recruitment. We also held an in-depth training course on trustee recruitment over five weeks, attended by 20 member charities. We will continue to offer webinars throughout 2021. The website became a focal point for our COVID-19 guidance with updates being published on a regular basis, often just hours after announcements

courses being offered in 2020. Courses added included *infection prevention and control, risk assessment and fire awareness. Members continue to be able to access these courses free of charge and are able to request additional credits from us to ensure all staff and trustees have the knowledge they need. Prior to the*

Almshouse Association Services 2019-2020

percentage of members* that had used each service



*577 members took part in the Members' Survey based on services used between Mar 19 - Mar 20

outbreak of the pandemic, we were able to install a new customer relationship management (CRM) system, which has allowed us to better track the number and types of enquiries we receive.

Between the launch of the CRM in January 2020 and the end of the year, we recorded more than 2200 enquiries, over 20% of which were from members of the public looking to move into an almshouse. Being

able to track this information will enable us to better understand our members' needs and develop our services accordingly. In 2021 we will publish the latest edition of Standards of Almshouse Management, which has undergone a thorough overhaul over the past 12 months. We will also launch a training course for new trustees on the basics of running an almshouse charity. This will be delivered online initially but we hope to be able to offer in person training sessions in due course.

FUNDRAISING

The Association uses its resources to support member charities. Challenging times, like those we found ourselves in during 2020, inevitably lead to increased requests for funding support from the Association.

The Almshouse Association awarded over £1m in loans and grants to charities in 2020 (see pages 39/40 for full details). These funds have been critical to some charities helping them survive and offer safe, secure, warm accommodation to their residents. Other funds have been used for expanding charities responding to the housing needs of the community. Our grant and loan process is robust and comes not just with funds for members but also offers help around planning, governance and all aspects of running thriving almshouses.

Throughout the charitable sector, concerns have been raised about the impact of COVID-19 on income generation and this looks likely to continue into 2021. COVID-19 support funding provided financial help to those charities working on the frontline of the response to the pandemic. Across the board, charities have seen a significant decrease in income from fundraising. These are challenging times and we are working hard to respond to the changes in the charitable landscape in order to sustain our service to our members. The Almshouse Association engaged Wootton George Consulting in January 2020 to help develop fundraising in the areas of trusts and foundations, corporate partnerships and major gifts. Progress has been made in each area, despite the challenges of the pandemic and impact in the sector as a whole.

We have a new 'Case for Support' to support our work and our focus this year has been to build a fund to support our members who are experiencing challenges with sustaining their charities. We have been successful in being awarded grants from a number of trusts and we look forward to reporting our successes back to them. Initial research was conducted into potential corporate partners. Originally it was planned to run a series of events around the country to which companies would be invited. The onset of the pandemic has, however, delayed this.



"Almshouses are a vital but largely unrecognised form of social housing. Drawing on long historic traditions of hospitality and support, and managed by local trustees, they are uniquely positioned to support their own communities with affordable homes. Many are housed in the middle of towns or villages in heritage buildings which brings its own

challenges; remodelling and improving these to achieve comfortable and energy efficient homes for modern living is expensive and many almshouses are not well endowed.

The Almshouse Association's readily available support, specialist advice, and interest free loans are invaluable; Abbots Bromley Hospital has benefitted hugely from all of these during two major remodelling projects. I believe strongly that almshouses are special places and I fully support the Association's determination to raise the profile nationally of this valuable form of housing, helping to ensure more are built and those we have are the best they can be. I have made provision for a gift of funds to the Association in my will - I only wish it could be more!"

Mithra Tonking, Trustee at Abbots Bromley Hospital.

As part of our new Ambassador initiative, we are building networks across the country to engage with potential partners and funders. We will launch our new Legacy Campaign in 2021 as part of our 75th Anniversary programme and look forward to utilising this aspect of our fundraising as a long term source of support helping our members thrive.

We continue to work hard to support our members with their own fundraising endeavours and have seen success across the country, particularly with local Community Foundations' funding opportunities. As an example we worked with a grant making trust in the West Midlands, which resulted in both the Peter Harris Trust and Holy Trinity Almshouse Charity receiving a grant to carry out essential works to their properties.

REGIONAL CHAMPIONS

In 2020, we launched our new and exciting regional representation pilot project to help with member engagement across the country – regional representatives to work alongside The Almshouse Association to provide focused member support to almshouse charities in their local area. We were delighted to announce the appointment of seven Regional Champions in the first phase of this project.

The role of the Regional Champion is to support the Association in engaging with members, providing local expertise and identifying those charities that might need a little extra support from The Almshouse Association team. They will also support with fundraising activity. All currently work for, or are trustees of, almshouse charities in their respective

regions and bring with them a wealth of experience in the almshouse sector. They have been in touch with charities in their regions and will look to organise regional get-togethers in 2021 when COVID-19 restrictions are eased. Eventually we hope to have 20 Regional Champions covering the whole of the United Kingdom.

The newly appointed Regional Champions are:

Richard Knipe, The Spalding Almshouse Charity - Lincolnshire



Richard Knipe (fifth from left) on site in Larkspur Way, Spalding, with Spalding Town Husbands trustees.

Paul Mullis, Durham Aged Mineworkers' Homes Association - Cumbria



DAMHA Chief Executive, Paul Mullis (far left) said: "We are very pleased to welcome residents Wyn and Harry to our newest development in Philadelphia, Tyne & Wear and once again to have helped meet the pressing need for two-bedroom bungalows in our region". Also pictured is Mark Binns, Construction Director at Esh Construction.

Anya Mathewson, Mulberry Property Management - Yorkshire



Anya Mathewson hands out teas at a garden party to commemorate Wandesford House founder Mary Wandesford (July 19).

DAMHA Chief Executive, Paul Mullis (far left) said: "We are very pleased to welcome residents Wyn and Harry to our newest development in Philadelphia, Tyne & Wear and once again to have helped meet the pressing need for two-bedroom bungalows in our region". Also pictured is Mark Binns, Construction Director at Esh Construction.

Joe Waters, Eventide Homes - Dorset, Hampshire and the Isle of Wight



Joe Waters (right), Eventide Homes with Chairman, Ken Mantock (far left).

David Healey, Sir Josiah Mason Trust - Birmingham, West Midlands and Warwickshire

David Healey, CEO (right) with the Sir Josiah Mason Trust Deed of Foundation 1868.



Susie Coen, Salisbury City Almshouse & Welfare Charities - Wiltshire



Susie Coen (left) outside Trinity Hospital, Salisbury.

Karen Percival, Okehampton United Charity - Devon and Cornwall



Karen Percival (right) outside the Nook almshouse.

POLICIES AND GUIDANCE

The Association seeks to provide all the key resources needed by our members to successfully run their almshouse charities. We offer model policies and templates and, as required, these are reviewed by legal firms in order to offer the reassurance that our guidance documents are up-to-date and relevant. As well as these regular reviews, we are constantly monitoring developments which may lead to the

creation of new policies and guidance. This has recently included policies on media handling and social media. We have also developed a template which members can use to contact their local MP, helping to build a relationship with key community stakeholders.

The guidance manual, Standards of Almshouse Management, which has a search function and links to policies and third party official guidance, is regularly updated on our website. Various other resources can be found on the website and we encourage members to use it as much as possible to stay up-to-date. The Standards of Almshouse Management Guidance Manual is being reviewed in 2021.

Important updates and news are regularly posted on our website and members who have consented to updates receive regular email bulletins keeping them aware of developments in the almshouse movement.

A working group of member charities met in early 2020 to discuss the next generation of The Almshouse Association Standards of Almshouse Management manual.



REPRESENTATION

The almshouse movement is not as well known and recognised as it deserves. It has been our mission throughout 2020 to raise the profile of almshouses at a national and local level. The Association seeks to promote almshouse charities to a number of key stakeholders. These include local and national government, MPs, peers and the Charity Commission to name a few. This last year has seen the almshouse movement make large strides forward towards achieving some of our key objectives. Most significant of these achieve-

ments is recognition of the official definition of almshouses. This is a major milestone which provides us with a platform for further success.

We recognise that we have much more to do to engage local government in the value of almshouses in their community and it is with this in mind that we have a research project underway to assess the value for money of almshouses to a community. We are working towards almshouses being recognised as the exemplar form of community housing and recognised by local and national government as such.

We have continued to have regular discussions with MPs, peers and representatives of the Ministry of Housing, Communities and Local

Almshouse residents and trustees toast the first new almshouse for Zeals Almshouses in Warminster in over 150 years.



PERSONNEL

The Chief Executive, together with other senior staff, is responsible for the direction and control, running and operation of the charity on a day-to-day basis. Staff remuneration, terms and conditions are reviewed annually by the Board, following recommendations made by the Finance & General Purposes sub-committee. Any changes take effect from January 1st the following year.

STAFF

Management of the staff is delegated to the Chief Executive. The team was boosted in 2020 by two new posts, Assistant Policy and Engagement Officer, Jack Baldan and Campaign Manager, Gerry Harmon - two individuals who have brought great energy, efficiency and professionalism to complement the very busy team.

The team is structured on the needs of the strategy and in order to develop skills in areas most commonly needed by our members.

"The team is hardworking, dedicated and professional - they have driven themselves hard throughout the pandemic to deliver an excellent service to our members. They seek opportunities for improvement and innovation, helping each other at times of pressure and keep focused on the strategic objectives of the charity - a pleasure and a privilege to work with." Nick Phillips, Chief Executive.



An Almshouse Association team meeting via Zoom.

They seek opportunities for improvement and innovation, helping each other at times of pressure and keep focused on the strategic objectives of the charity - a pleasure and a privilege to work with." Nick Phillips, Chief Executive.

Government regarding our concerns over the recognition of almshouse charities that are not part of the RSH scheme to be recognised as affordable housing worthy of support by Homes England and Section 106. These discussions have proven positive so far and with the Government's planned overhaul of the planning system underway, we are confident that we can make progress on this issue.

Almshouses have also received a high level of coverage in government legislation in comparison to recent years. This, combined with a discussion within the House of Lords, is a sign that almshouses are slowly becoming part of the wider housing discussion. Plans for 2021 include the relaunch of the APPG on Almshouses in February with a number of supportive MPs and peers who can help us have our movement's voice heard in the corridors of power.

Recent months have seen us diversify the type of partnerships we are looking to build. This has seen conversations with groups who share our ethos of providing high-quality, genuinely affordable, community housing.



An ornamental tree is planted at the community open day celebrating the building of six independent living bungalows and the successful partnership between Calder Valley Community Land Trust and John Eastwood Homes.

INSURANCE

Members are eligible to join the comprehensive insurance scheme run by two main brokers. Both of the specialist insurance companies that support the Association members have been through changes in 2020. AON moved our member account to Higos, and Grout Insurance Royal Sun Alliance, who serve 1,116 members, has been transferred to Access Insurance - although many of the broker staff that we know remain in place. We have met with both new companies and have been assured of a continuation of very high levels of customer service. During the year, The Almshouse Association received donations of £30,000 from Grout and £30,000 from Royal Sun Alliance and a donation and sponsorship of £18,000 from AON.

ALMSHOUSE CONSORTIUM LTD (ACL)

Almshouse Consortium Limited is an independent organisation that acts as a vehicle through which almshouses can access grant funding from Homes England and the Greater London Authority. It has been in existence for nearly 10 years and has received £45m funding for the remodelling or construction of over 1,600 almshouses. ACL is an independent non-profit making organisation, with ownership in the hands of those almshouses which are currently grant funded. Members expanding or refurbishing almshouses receive valuable support and assistance from The Almshouse Association.

During 2020 The Almshouse Association began exploring ways in which smaller almshouse charities may access support and Homes England Funding. These discussions continue and we hope to help members develop over the coming years at a much greater rate. The added value of The Almshouse Association and ACL is the opportunity to share experiences, help



members access funding and develop a greater understanding of the Regulator for Social Housing.

ACL holds a preliminary meeting on site at the Matthew Robinson Almshouses in Burneston to discuss the remodelling Homes England funding project.



FINANCIAL REVIEW

Overview

The Statement of Financial Activities shows that the Association's net expenditure before investment gains for 2020 was £360,787 (2019: £148,228). Net gains on investments amounted to £168,230 (2019: £813,590). Total funds at 31 December 2020 were £11,531,407 (2019: £11,723,964) divided between unrestricted, restricted and endowment funds.

Of that total, £8,164,887 (2019: £8,025,458) is invested in various forms, and £2,869,478 (2019: £2,855,067) had been lent to member charities.

Net expenditure before investment gains was £84,577 in respect of unrestricted funds, £279,531 in respect of restricted funds and there was income of £3,321 in respect of endowment funds.

Total income of £768,397 was down 5.5% primarily as a result of lower dividends receivable from investments. Dividend yields on investments have reduced in 2020 due to the COVID-19 pandemic. Gifts, donations and legacies were 4.7% higher than last year and members' subscriptions 5.2% higher than last year. Income from other services such as seminar and conference fees was lower since the majority of events were cancelled during the year due to the pandemic.

Total expenditure of £1,129,184 was £167,475 higher than the previous year mainly due to an increase in grants made to members. 2020 has been a difficult year for many members and in response the trustees decided to make additional funds available for grants.

Unrestricted funds

Unrestricted funds are those available for any purpose consistent with the Association's objectives. Income from all sources amounted to £647,507 (2019: £670,489); 52% was derived from members' subscriptions, 16% from investment income and the balance raised through donations, services to member charities, sale of publications and fundraising. Bearing in mind that many of

our members only have a small number of homes under management and may therefore find it particularly difficult to meet increased costs, the Association continues to maintain members' subscriptions at a modest level.

Reserves are held to ensure continuity of service to members and to provide investment income. A designated investment fund which amounted to £1,894,948 on 31 December 2020 is held to generate income to cover the shortfall between members' subscriptions and the annual cost of running the Association. Members' subscriptions cover only about half the cost of the Association's charitable activities.

A designated terminal reserve fund of £370,000, equal to about half the total annual expenditure, is held to cover the cost of any liabilities arising in the event of the termination of activities.

As reported in 2018, the Board approved a five-year strategic plan to improve the support provided to member charities and to develop services. A strategic plan reserve of £708,000 was allocated to fund this plan. During the year £80,541 (previous year 2019: £23,294) of the reserve was utilised, leaving a reserve balance of £604,165 on 31 December 2020.

The remainder of the unrestricted funds after allowing for those invested in tangible fixed assets constitute the Association's free reserves, which amounted to £470,471 (2019: £484,650) which is less than a full year's running costs.

Restricted funds

Income from all sources amounted to £117,569 (2019: £140,463); this reduction was primarily due to a reduction in fundraising income due to the impact of the pandemic. We expect to increase this form of income in 2021 as we approach our 75th anniversary.

Restricted funds are held to provide loans and grants to member charities for almshouse improvement or development. As set out in

Note 9 to the financial statements, some of these funds are for specified almshouses, groups of almshouses and regions, with the remainder available to all members. Endowment funds are held to provide income for specific purposes.

Loans and grants are provided to members when other sources of funding have been fully explored. The policy is that loans are interest free and generally repayable over a 10-year period, and grants of up to £25,000 are reserved for those charities that lack the resources to undertake a loan. A key objective of the Association's fundraising campaign is to increase the level of restricted funds from which loans and grants are made.

In 2020, £535,120 (2019: £664,101) was advanced in new loans and at the end of the year the total value of loans being provided was £2,869,478. This figure includes an administration fee of 5% which is added to offset some of the Association's costs. The total grants made in 2020 were £338,005 compared with £143,129 in 2019, an increase of 136%.

Investment policy and performance

During the year Waverton Investment Management Limited managed the investment funds for the charity, as a single amalgamated fund comprising the invested portion of unrestricted, restricted and endowment funds. During the year there were significant movements in the market value of investments due to the pandemic, however overall, there was an investment gain of £168,230 or 2.3% for the year. Details are shown in Note 6.

Investments also generated £203,823 of dividend and other distributable income, which was £41,393 less than the previous year due to a reduction in dividend yields on investments, mainly due to the pandemic.

Restricted funds not yet allocated to interest free loans for members are held as investments or on

short term cash deposits to the extent that they are required for loans included in the Association's forward programme. Of the total unutilised restricted funds of £3,484,886 as at 31 December 2020, approximately 4% was held in the form of cash deposits and the remainder held either in managed funds or in a discretionary managed portfolio.

As a result of the COVID-19 outbreak the financial markets continue to be volatile. We pursue a balanced investment strategy which has helped to mitigate losses in this area. The Association has strategies in place to manage its short-term cash needs and takes a long-term view of its investments, and so does not believe that there is any risk to the sustainability of the organisation arising from current stock market fluctuations.

Plans for future periods

In response to the COVID-19 outbreak, the Association continues to proactively review its activities to ensure continued support to members.

The trustees have reviewed the risks that COVID-19 poses to the charity and concluded that the charity is in a strong financial and operational position and can continue to support almshouses now and for the foreseeable future.

Simon Ling FCA,
Honorary Treasurer of The Almshouse Association

FINANCIAL STATEMENTS

Statement of Financial Activities (SOFA) for year ended 31 December 2020, incorporating an Income and Expenditure Account.

	Notes	Unrestricted funds	Restricted funds	Endowment funds	Total 2020	Total 2019
		£	£	£	£	£
Income and endowments from:	2					
Gifts, donations and legacies		139,478	15,500	3,321	158,299	151,229
Charitable activities		405,544	-	-	405,544	414,102
Investments		102,485	102,069	-	204,554	248,150
Total		647,507	117,569	3,321	768,397	813,481
Expenditure on:	3					
Raising funds		116,956	36,270	-	153,226	152,463
Charitable activities		615,128	360,830	-	975,958	809,246
Total		732,084	397,100	-	1,129,184	961,709
Net (expenditure)/income before investment gains		(84,577)	(279,531)	3,321	(360,787)	(148,228)
Net gains on investments	6	1,658	109,013	57,559	168,230	813,590
Net (expenditure)/income and net movement in funds		(82,919)	(170,518)	60,880	(192,557)	665,362
Reconciliation of funds						
Total fund balances brought forward at 1 January		3,469,559	6,524,882	1,729,523	11,723,964	11,058,602
Fund balances carried forward at 31 December	10	3,386,640	6,354,364	1,790,403	11,531,407	11,723,964

The comparative Statement of Financial Activities is shown in Note 13 to the accounts.

The total income for Companies Act purposes excludes £3,321 (2019: £2,529) income on endowment funds which is an increase in endowment capital.

The accompanying notes form an integral part of these financial statements. There are no recognised gains and losses other than those stated above.

All the income and expenditure is from continuing operations.

Balance Sheet As at 31 December 2020

	Notes	£	2020 £	2019
Fixed assets				
Tangible assets	5		47,056	36,913
Investments	6		8,164,887	8,025,458
Total fixed assets			8,211,943	8,062,371
Current assets				
Loans to member charities - Recoverable within one year	10		477,227	455,741
Recoverable after one year			2,392,251	2,399,326
Other debtors	7		334,602	144,312
Cash at bank and in hand			530,661	761,314
Total current assets			3,734,741	3,760,693
Liabilities				
Creditors: amounts falling due within one year	8		(415,277)	(99,100)
Net current assets			3,319,464	3,661,593
Total assets less current liabilities			11,531,407	11,723,964
Total net assets			11,531,407	11,723,964
The funds of the charity:	9, 10			
Endowment funds			1,790,403	1,729,523
Restricted funds			6,354,364	6,524,882
Total restricted funds			8,144,767	8,254,405
Unrestricted funds				
General			517,527	521,563
Designated:				
Investment reserve			1,894,948	1,893,290
Terminal reserve			370,000	370,000
Strategic plan reserve			604,165	684,706
Total unrestricted funds			3,386,640	3,469,559
Total charity funds			11,531,407	11,723,964

The accompanying notes form an integral part of these financial statements. The financial statements on pages 18 to 33 were approved by the Board on 3 March 2021.

Mr E Fathi (Chair)

The Almshouse Association

Mr A Barnes (Trustee)

Registered company number 0467821

FINANCIAL STATEMENTS

Statement of Cash Flows For the year ended 31 December 2020

	2020 £	2019 £
Cash flows from operating activities		
<i>Net cash used in operating activities</i>	(429,203)	(715,102)
Cash flows from investing activities		
Dividends and interest from investments	204,554	248,150
Purchase of property, plant and equipment	(20,394)	(27,286)
New loans made	(535,120)	(664,101)
Repayments of loans made	520,709	464,738
Proceeds from sale of investments	1,255,584	5,320,357
Purchase of investments	(1,250,156)	(5,024,198)
<i>Net cash provided by investing activities</i>	175,177	317,660
Analysis of changes in net cash		
<i>Change in cash and cash equivalents in the reporting period</i>	(254,026)	(397,442)
Cash and cash equivalents at the beginning of the reporting period	865,539	1,262,981
<i>Cash and cash equivalents at the end of the reporting period</i>	611,513	865,539
Reconciliation of net income to net cash flow from operating activities		
<i>Net (expenditure)/income for the reporting period (as per the statement of financial activities)</i>	(192,557)	665,362
Adjustments for:		
Depreciation charges	10,251	15,543
Gains on investments	(168,230)	(813,590)
Dividends and interest from investments	(204,554)	(248,150)
Increase in debtors	(190,290)	(21,377)
Increase/(decrease) in creditors	316,177	(312,890)
<i>Net cash used in operating activities</i>	(429,203)	(715,102)
Analysis of cash and cash equivalents		
Cash at bank and in hand	530,661	761,314
Cash held for investment	80,852	104,225
<i>Total cash and cash equivalents</i>	611,513	865,539

ACCOUNTING POLICIES

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are laid out below.

Basis of preparation

These financial statements have been prepared for the year to 31 December 2020 under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policies below or in the notes. They have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. The charity constitutes a public benefit entity as defined by FRS 102. The financial statements are presented in sterling and are rounded to the nearest pound.

Critical accounting estimates and areas of judgement

Preparation of the financial statements requires the trustees and management to make significant judgements and estimates. The full impact of the global coronavirus pandemic on future accounting periods is unknown. It is therefore not currently possible to evaluate all the potential implications for the charity's activities, beneficiaries, funders, suppliers and the wider economy. Estimates used in the accounts, particularly with respect to the value of listed investments and investment properties (see note 6) are subject to a greater degree of uncertainty and volatility. As set out in these accounting policies under 'going concern', the trustees have considered the impact of the pandemic on the charity and have concluded that although there may be some negative consequences, it is appropriate for the charity to continue to prepare its accounts on the going concern basis. The items in the financial statements where these judgements and estimates have been made include:

- determining the basis for allocating support costs;
- estimating the useful economic life of tangible fixed assets; and
- determining the valuation of the investment property.

Assessment of going concern

The trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The trustees have made this assessment in respect of a period of one year from the date of approval of these accounts.

The trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due. The most significant areas of judgement that affect items in the financial statements are detailed above. With regard to the next accounting period, the year ending 31 December 2021, the most significant areas that affect the carrying value of the assets held by the charity are the level of investment return and the performance of the investment markets (see the Investment Policy and the Performance and the Statement of Risk sections of this Annual Report 2020 of The Almshouse Association for more information).

Fund accounting

General unrestricted funds are available for use at the discretion of the Executive Committee in furtherance of the general objectives of the Association.

Designated unrestricted funds relate to amounts set aside by the Board within unrestricted funds for a particular purpose. Details of these designated reserves are set out in the financial statements.

Restricted funds are funds subject to restrictive conditions imposed by donors or by the nature of the appeal. The purpose and use of the restricted funds are set out in the financial statements.

Endowment funds are permanent capital funds where there is no power to convert into income. The income from them is classified as investment income, and as unrestricted or restricted depending upon the terms of the endowment.

Income recognition

Income is recognised in the period in which the charity has entitlement to the income and the amount can be measured reliably and it is probable that the income will be received. Income is deferred

ACCOUNTING POLICIES *(continued)*

only when the charity has to fulfil conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

Income comprises donations and legacies, subscriptions, income from seminars, income from the sale of publications, interest and investment income and sundry income.

Donations are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

In accordance with the Charities SORP FRS 102 volunteer time is not recognised.

Legacies are included in the statement of financial activities when the charity is entitled to the legacy, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity.

Income from other charitable activities, including membership, seminars and publications, is recognised to the extent that it is probable that the economic benefits will flow to the charity and the revenue can be measured reliably. It is measured at the fair value of the consideration received or receivable, excluding any discounts or rebates.

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure and the basis for apportioning costs

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure comprises the following:

- The cost of raising funds includes the salaries, direct costs and overheads associated with generating voluntary income.
- The costs of charitable activities comprise expenditure on the charity's primary charitable purposes as described in the trustees' report.

Grants payable are included in full in the statement of financial activities when approved and when the recipient has either received the funds or been informed of the decision to make the grant and has satisfied all related conditions.

Allocation of support and governance costs

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity it is necessary to provide support in the form of personnel development, financial procedures, provision of office services and equipment and a suitable working environment.

Governance costs comprise the costs involving the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice.

Support costs and governance costs are apportioned on the basis of time spent by individual staff members on these activities.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost, less depreciation. Depreciation is provided on all tangible fixed assets, other than freehold land, at rates calculated to write off the cost, less estimated residual value, of such assets on a straight line basis over their expected useful life, as follows:

- Freehold buildings - 50 years
- Computers - 5 years
- Furniture and equipment - 7 years

Listed investments

Listed investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. Realised and unrealised gains (or losses) are credited (or debited) to the statement of financial activities in the year in which they arise.

The charity does not acquire put options, derivatives or other complex financial instruments.

As noted above, the main form of financial risk faced by the charity is that of volatility in equity markets and investment markets due to wider economic conditions, the attitude of investors to investment risk, and changes in sentiment concerning equities and within particular sectors or sub sectors.

Investment properties

The investment property is held for the long-term rental yields and is not occupied by the Association. Investment Properties are initially measured as cost, including related transaction costs and where applicable, borrowing costs. After initial recognition, investment properties are carried at fair value. Fair value, which has been estimated by the Trustees, is based on recent market prices and takes into account rental income and current market conditions. The valuation forms the basis for the carrying amount in the financial statements. Changes in fair values are recorded in the Statement of Financial Activities in the year in which they arise.

Subsequent expenditure is capitalised to the asset's carrying amount only when it is probable that future economic benefits associated with the expenditure will flow to the Association and the rest of the item can be measured reliably. All other repairs and maintenance costs are expensed when incurred.

Debtors

Debtors are recognised at the settlement amount, less any provision for non-recoverability. They have been discounted to the present value of the future cash receipt where such discounting is material, with the exception of loans to member charities. As these loans fall within the exemption from discounting to present value available to public benefit entities, these loans are held at the settlement amount.

Cash at bank

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition. Deposits for more than three months but less than one year are disclosed as short term deposits.

Creditors

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

Value Added Tax

The Association is not registered for VAT purposes and all costs and expenditure incurred are inclusive of VAT, unless otherwise indicated.

Pensions

The Association contributes to defined contribution schemes for most current employees. Contributions are recognised in the statement of financial activities when they fall due.

Stocks

No value is placed on stocks of books and publications held for distribution or resale. The cost is written off in the year of purchase and sales are included in the year of receipt.

Tax

As a charity, the Association is exempt from taxation of income and gains falling within section 505 of the Taxes Act 1988 or section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that they are applied to its charitable purposes. No tax charge has arisen during the year.

NOTES TO THE FINANCIAL STATEMENTS

2 Income and endowments from:

Year ended 31 December 2020

	Unrestricted funds	Restricted funds	Endowment funds	Total 2020
Gifts, donations and legacies	£	£	£	£
Public fundraising	106,190	15,500	-	121,690
Members' donations	10,965	-	-	10,965
Associate members' subscriptions	1,870	-	-	1,870
Other voluntary income	20,453	-	3,321	23,774
	<u>139,478</u>	<u>15,500</u>	<u>3,321</u>	<u>158,299</u>
Charitable activities				
Members' subscriptions	327,029	-	-	327,029
Panel members' subscriptions	11,967	-	-	11,967
Services to member charities	25,482	-	-	25,482
Conference and seminar fees	4,100	-	-	4,100
Sales of Gazettes and publications	23,274	-	-	23,274
Rent receivable	13,692	-	-	13,692
	<u>405,544</u>	<u>-</u>	<u>-</u>	<u>405,544</u>
Investments				
Dividends and distributions receivable	102,052	101,771	-	203,823
Interest receivable	433	298	-	731
	<u>102,485</u>	<u>102,069</u>	<u>-</u>	<u>204,554</u>

Year ended 31 December 2019

	Unrestricted funds	Restricted funds	Endowment funds	Total 2019
Gifts, donations and legacies	£	£	£	£
Public fundraising	78,770	33,823	-	112,593
Members' donations	8,121	-	-	8,121
Associate members' subscriptions	1,511	-	-	1,511
Other voluntary income	17,975	8,500	2,529	29,004
	<u>106,377</u>	<u>42,323</u>	<u>2,529</u>	<u>151,229</u>
Charitable activities				
Members' subscriptions	310,896	-	-	310,896
Panel members' subscriptions	7,730	-	-	7,730
Services to member charities	31,624	-	-	31,624
Conference and seminar fees	37,611	-	-	37,611
Sales of Gazettes and publications	14,523	-	-	14,523
Rent receivable	11,718	-	-	11,718
	<u>414,102</u>	<u>-</u>	<u>-</u>	<u>414,102</u>
Investments				
Dividends and distributions receivable	148,146	97,070	-	245,216
Interest receivable	1,864	1,070	-	2,934
	<u>150,010</u>	<u>98,140</u>	<u>-</u>	<u>248,150</u>

3 Expenditure on:

	Unrestricted funds	Restricted funds	Total 2020	Unrestricted funds	Restricted funds	Total 2019
	£	£	£	£	£	£
Raising funds						
Staff costs (Note 11)	31,636	15,487	47,123	26,774	11,474	38,248
Other direct costs	26,271	9,564	35,835	3,069	24,836	27,905
Investment management and custody fees	13,857	11,219	25,076	11,101	14,129	25,230
Support costs (Note 4)	45,192	-	45,192	61,080	-	61,080
	<u>116,956</u>	<u>36,270</u>	<u>153,226</u>	<u>102,024</u>	<u>50,439</u>	<u>152,463</u>
Charitable activities						
Grants made	-	338,005	338,005	-	143,129	143,129
Staff costs (Note 11)	230,380	-	230,380	194,121	-	194,121
Other direct costs	51,736	22,825	74,561	51,236	17,079	68,315
Support costs (Note 4)	333,012	-	333,012	403,681	-	403,681
	<u>615,128</u>	<u>360,830</u>	<u>975,958</u>	<u>649,038</u>	<u>160,208</u>	<u>809,246</u>

4 Support costs

Total support costs and their allocation (see Note 1) were

	Staff costs	Other costs	Total 2020	Staff costs	Other costs	Total 2019
	£	£	£	£	£	£
Raising funds	31,290	13,902	45,192	37,162	23,918	61,080
Charitable activities	230,573	102,439	333,012	228,283	175,398	403,681
	<u>261,863</u>	<u>116,341</u>	<u>378,204</u>	<u>265,445</u>	<u>199,316</u>	<u>464,761</u>

The above costs include:

	2020	2019
	£	£
Depreciation	10,251	15,543
Legal and professional costs	8,226	7,871
Auditor's remuneration, including expenses and VAT, for auditing the financial statements:		
Current year	10,500	8,400
Prior year under accrual	4,593	-

5 Tangible fixed assets

	Freehold property	Furniture & equipment	Total
	£	£	£
Cost			
At 1 January 2020	118,372	109,689	228,061
Additions	-	20,394	20,394
At 31 December 2020	<u>118,372</u>	<u>130,083</u>	<u>248,455</u>
Depreciation			
At 1 January 2020	107,258	83,890	191,148
Charge for the year	4,311	5,940	10,251
At 31 December 2020	<u>111,569</u>	<u>89,830</u>	<u>201,399</u>
Net book values			
At 31 December 2019	11,114	25,799	36,913
At 31 December 2020	<u>6,803</u>	<u>40,253</u>	<u>47,056</u>

The Executive Committee have estimated that the freehold property has a current market value of not less than £450,000, taking into account informal professional advice and prevailing local market conditions.

NOTES TO THE FINANCIAL STATEMENTS

6 Investments

	2020 £	2019 £
Investments listed on a recognised stock exchange		
Market value on 1 January	7,321,233	6,803,802
Add: Additions at cost	1,250,156	5,024,198
Less: Disposal proceeds	(1,255,584)	(5,320,357)
Net gain on revaluation	168,230	813,590
Market value at 31 December	7,484,035	7,321,233
Cash and settlements pending held as part of the investment portfolio	80,852	104,225
	7,564,887	7,425,458
Investment Property at Valuation	600,000	600,000
Investments held	8,164,887	8,025,458
Listed investments at cost	6,596,299	6,755,833
Listed investments (worldwide)		
Equities	4,029,115	3,820,290
Alternatives	615,880	569,358
Diversified Investment Funds (M&G Charity Multi Asset Fund)	2,089,785	2,258,476
Fixed Income	749,255	673,109
Cash held by brokers for investment	80,852	104,225
	7,564,887	7,425,458

The investment property is a dwelling house, which forms part of the Association's property at Billingbear Lodge and is let on a long-term basis. The open market value for investment purposes has been estimated by the trustees.

At 31 December 2020, the investment portfolio included the following investments which represent a material proportion of the portfolio as a whole:

	Market value £	% of portfolio
Diversified Investment Funds (M&G Charity Multi Asset Fund)	2,089,785	25.59%
Waverton Sterling Bond Fund 'A' Inc	307,950	3.77%
Waverton Asia Pacific Fund 'A'	282,127	3.46%
Waverton Global Strategic Bond Fund 'A' Inc	245,370	3.01%
Waverton European Capital Growth	170,587	2.09%

At 31 December 2020 and 2019, the Association was the beneficial holder of the whole of the issued shared capital (£1) of Billingbear Enterprises Limited, a dormant company.

Given the continuing effects of COVID-19 and unknown impact on the real estate market, the valuation of the investment property will remain under frequent review.

7 Other Debtors

	2020 £	2019 £
Debtors	259,689	18,324
Prepayments and accrued income	74,913	125,988
	334,602	144,312

8 Creditors: amounts falling due within one year

	2020 £	2019 £
Trade creditors	10,682	21,312
Accruals and deferred income	391,998	70,918
Tax and Social Security	12,596	-
Pension Liability	-	6,870
	415,277	99,100

9 Funds

Year ended 31 December 2020	Balance at 1 January 2020 £	Income £	Expenditure £	Investment gains and transfers £	Balance at 31 December 2020 £
Endowment funds					
CJ and EJ Melbourne Fund	327,919	3,321	-	10,913	342,153
St John's Housing Association Fund	1,081,791	-	-	36,003	1,117,794
The Almshouse Christmas Fund	319,813	-	-	10,643	330,456
	1,729,523	3,321	-	57,559	1,790,403
Restricted funds					
Held for almshouse improvement generally:					
The Almshouse Association	2,793,143	26,016	(347,331)	12,169	2,483,997
The Thomas Groves Trust for Almshouses	373,640	48	(485)	-	373,203
	3,166,783	26,064	(347,816)	12,169	2,857,200
Held for specified recipients or almshouse groups					
The Edward Kemp Almshouse Trust	2,337,347	63,524	(2,920)	75,299	2,473,250
The Jubilee Cottages Trust	92,925	-	(300)	-	92,625
The Craymer London Trust	333,133	9,354	(10,509)	11,087	343,065
The Alfred Wilson Charity for Almshouses Trust	159,417	-	(25,470)	-	133,947
The Almshouse Christmas Fund	3,471	9,803	(9,784)	-	3,490
The Mary Joan Hawley Fund	314,246	8,823	(300)	10,458	333,227
	6,524,882	117,568	(397,099)	109,013	6,354,364
Unrestricted funds					
General funds	521,563	647,507	(651,543)	-	517,527
Designated funds:					
Investment reserve	1,893,290	-	-	1,658	1,894,948
Terminal reserve	370,000	-	-	-	370,000
Strategic plan reserve	684,706	-	(80,541)	-	604,165
	3,469,559	647,507	(732,084)	1,658	3,386,640
Total funds	11,723,964	768,396	(1,129,183)	168,230	11,531,407

NOTES TO THE FINANCIAL STATEMENTS

9 Funds (continued)

Year ended 31 December 2019	Balance at 1 January 2019	Income	Expenditure	Investment gains & transfers	Balance at 31 December 2019
	£	£	£	£	£
Endowment funds					
CJ and EJ Melbourne Fund	291,905	2,529	-	33,485	327,919
St John's Housing Association Fund	968,052	-	-	113,739	1,081,791
The Almshouse Christmas Fund	286,306	-	-	33,507	319,813
	<u>1,546,263</u>	<u>2,529</u>	<u>-</u>	<u>180,731</u>	<u>1,729,523</u>
Restricted funds					
Held for almshouse improvement generally:					
The Almshouse Association	2,873,486	39,842	(169,766)	49,581	2,793,143
The Thomas Groves Trust for Almshouses	371,931	5,156	(3,447)	-	373,640
	<u>3,245,417</u>	<u>44,998</u>	<u>(173,213)</u>	<u>49,581</u>	<u>3,166,783</u>
Held for specified recipients or almshouse groups					
	74,892	43,365	(697)	-	117,560
The Edward Kemp Almshouse Trust	2,107,239	29,218	(19,534)	220,424	2,337,347
The Jubilee Cottages Trust	92,499	1,285	(859)	-	92,925
The Craymer London Trust	299,838	4,158	(2,780)	31,917	333,133
The Alfred Wilson Charity for Almshouses Trust	158,689	2,196	(1,468)	-	159,417
The Almshouse Christmas Fund	1,619	11,337	(9,485)	-	3,471
The Mary Joan Hawley Fund	281,482	3,906	(2,611)	31,469	314,246
	<u>6,261,675</u>	<u>140,463</u>	<u>(210,647)</u>	<u>333,391</u>	<u>6,524,882</u>
Unrestricted funds					
General funds	1,550,664	670,489	(727,768)	(971,822)	521,563
Designated funds					
Investment reserve	1,700,000	-	-	193,290	1,893,290
Terminal reserve	-	-	-	370,000	370,000
Strategic plan reserve	-	-	(23,294)	708,000	684,706
	<u>3,250,664</u>	<u>670,489</u>	<u>(751,062)</u>	<u>299,468</u>	<u>3,469,559</u>
Total funds	<u>11,058,602</u>	<u>813,481</u>	<u>(961,709)</u>	<u>813,590</u>	<u>11,723,964</u>

Endowment funds

The income of the CJ and EJ Melbourne Endowment Fund may be used for any purposes that are "exclusively charitable", and is therefore classified as unrestricted.

The income of The Almshouse Christmas Fund is to be used to provide gifts at Christmas to residents of the almshouses of member charities, and unspent income is classified as a restricted fund.

The income of the St John's Housing Association Endowment Fund may be used for any purposes that are consistent with the objects of the donor, namely the accommodation and support of older people.

9 Funds (continued)

Restricted funds

The restricted funds (other than unspent income of the Christmas Fund) comprise funds held for almshouse improvements. Some of these funds are held for specified recipients or almshouse groups specified by the donor, as follows:

The Thomas Groves Trust for Almshouses is held for the benefit of almshouses and their occupants. The Edward Kemp Almshouse Trust is held for the relief of persons in hardship throughout the country with a particular preference for those in Hertford, under the amended Scheme terms agreed by the Charity Commissioners in June 2014.

The Jubilee Cottages Trust is held for the relief of poverty in the County of Suffolk, in particular by building or repairing almshouses, under the terms of a Scheme finalised by the Charity Commissioners in April 2007.

The Craymer London Trust is held for the building or repairing of almshouses in Wiltshire, under the terms of the will of Mary Evelyn London dated 28 August 1992.

The Alfred Wilson Charity for Almshouses Trust is held for the relief of poverty in the counties of Lancashire and West Yorkshire, in particular by building or repairing almshouses, under the terms of a Scheme finalised by the Charity Commissioners in December 2008.

The Mary Joan Hawley Fund is held for the benefit of almshouse charities connected with the Church of England.

Unrestricted funds

Unrestricted funds are available for any purpose appropriate to the Association's charitable objects. The Board has designated a sum of £1,894,948 to be set aside within unrestricted funds for investment to generate dividend income to subsidise member subscriptions, a sum of £370,000 to cover the cost of any liabilities arising in the event of the termination of activities and a sum of £604,165 as a Strategic plan reserve.

NOTES TO THE FINANCIAL STATEMENTS

10 Analysis of net assets by fund

Year ended 31 December 2020

	Unrestricted funds		Restricted funds	Endowment funds	Total funds
	General	Designated			
	£	£	£	£	£
Tangible fixed assets	47,056	-	-	-	47,056
Investments	124,117	2,869,113	3,384,574	1,787,083	8,164,887
Cash and deposits	397,496	-	133,165	-	530,661
Loans to member charities (see below)	-	-	2,869,478	-	2,869,478
Other current assets (excluding loans), less liabilities	(51,142)	-	(32,853)	3,320	(80,675)
	<u>517,527</u>	<u>2,869,113</u>	<u>6,354,364</u>	<u>1,790,403</u>	<u>11,531,407</u>
Unrealised gains included above	<u>22,945</u>	<u>530,399</u>	<u>625,689</u>	<u>330,369</u>	<u>1,509,402</u>

Year ended 31 December 2019

	Unrestricted funds		Restricted funds	Endowment funds	Total funds
	General	Designated			
	£	£	£	£	£
Tangible fixed assets	36,913	-	-	-	36,913
Investments	72,376	2,947,996	3,275,563	1,729,523	8,025,458
Cash and deposits	374,237	-	387,077	-	761,314
Loans to member charities (see below)	-	-	2,855,067	-	2,855,067
Other current assets (excluding loans), less liabilities	38,037	-	7,175	-	45,212
	<u>521,563</u>	<u>2,947,996</u>	<u>6,524,882</u>	<u>1,729,523</u>	<u>11,723,964</u>
Unrealised gains included above	<u>10,676</u>	<u>434,865</u>	<u>496,010</u>	<u>268,888</u>	<u>1,210,439</u>

The total unrealised gains as at 31 December 2020 constitute movements on revaluation and are as follows:

Unrealised gains included above:

	2020	2019
	£	£
On investments	968,588	669,625
On investment property	540,814	540,814
Total unrealised gains at 31 December	<u>1,509,402</u>	<u>1,210,439</u>

Reconciliation of movements in unrealised gains

Unrealised gains at 1 January	1,210,439	1,572,628
Less: in respect to disposals in the year	130,733	(1,175,799)
	<u>1,341,172</u>	<u>396,829</u>

Add: net gains arising on revaluation during the year

Total unrealised gains at 31 December	<u>1,509,402</u>	<u>1,210,439</u>
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10 Analysis of net assets by fund (continued)

Loans to member charities by:	The Almshouse Association	The Thomas Groves Trust for Almshouses	The Edward Kemp Almshouses Trust	Other Funds	Total
	£	£	£	£	£
At 1 January 2020	2,551,152	145,951	74,804	83,160	2,855,067
Loans made	510,099	-	9,271	15,750	535,120
Loans repaid	(463,114)	(31,395)	(6,827)	(19,373)	(520,709)
At 31 December 2020	<u>2,598,137</u>	<u>114,556</u>	<u>77,248</u>	<u>79,537</u>	<u>2,869,478</u>
Due within one year	<u>417,481</u>	<u>33,286</u>	<u>8,925</u>	<u>17,535</u>	<u>477,227</u>

Commitments

The Association was, at 31 December 2020, committed to make available to the trustees of member almshouse charities loans of £495,607 (2019: £253,235).

11 Employees and employee costs

	2020	2019
	£	£
Salaries	455,007	418,760
Social security costs	40,855	40,075
Employer's pension contributions	38,200	38,979
	<u>534,062</u>	<u>497,814</u>
Full-time equivalent number of employees	<u>10.2</u>	<u>9.3</u>

The above costs were allocated to:

	Number		Employee costs	
	2020	2019	2020	2019
			£	£
Raising funds	0.9	0.6	47,123	38,248
Costs of charitable activities	4.4	4.2	230,380	194,121
Support costs (Note 4)	4.9	4.5	256,559	265,455
	<u>10.2</u>	<u>9.3</u>	<u>534,062</u>	<u>497,814</u>

An average of 13 (2019:12) persons were employed during the year.

One had remuneration in the range £80,000 to £90,000 (2019: One) in the year and the Association contributed £8,843 (2019: £8,670) towards a pension scheme for that employee.

The trustees do not receive any remuneration.

The total cost of employing key management in the period amounted to £311,952 (2019: £324,291).

Travel expenses for meetings of £141 (2019: £2,844) were reimbursed to two (2019: three) trustees.

Pension fund contributions

All current employees are members of defined contribution schemes and contributions are accounted for when paid.

Pension scheme deficits

Employees of the Association had previously contributed to the Social Housing Pension Scheme (Defined Benefit) and Pension Trusts

NOTES TO THE FINANCIAL STATEMENTS

12 - Related Parties

During 2020, five (2019: five) trustees of the Association were also trustees of The Leonard Hackett Memorial Trust, which acted as sole trustee of three (2019: three) member almshouse charities.

These have loans and other advances from the Association, as follows:

	2020	2019
	£	£
Freemen's Almshouses (230212)	-	2,525
The Charity of Edmund Sawyer (228798)	3,045	29,194
	<u>3,045</u>	<u>31,719</u>

The names of the directors of The Leonard Hackett Memorial Trust, who are all also members of the Executive Committee, are listed on the inside cover of this Annual Report.

During the year, the trusteeship of Freemen's Almshouses ceased to be managed by The Leonard Hackett Memorial Trust. The trusteeship has been transferred to new trustees.

At the end of the year The Leonard Hackett Memorial Trust had an outstanding advance of £18,420 (2019: £3,684).

The Association provided management services to The Leonard Hackett Memorial Trust and The Charity of Edmund Sawyer. During the year the Association charged £2,850 (2019: £3,682) to these charities towards its administration costs.

Members of the Board of Trustees are connected with member almshouse charities but do not participate in decisions concerning those charities.

During the year, the Association paid £2,147 in respect of Charity Trustee Assurance (2019: £1,952).

Mrs M A Stewart is a trustee of Frances Darlington Charity which has an interest free loan from the Association amounting to £5,250 (2019: £10,500).

Mr A Sedgwick is a trustee of the Lady Anne Windsor Charity which has an interest free loan from the Association amounting to £23,100 (2019: £27,300).

13 Comparative Statement of Financial Activities (SOFA)

Statement of Financial Activities (SOFA) for year ended 31 December 2019, incorporating an Income and Expenditure Account

	Notes	Unrestricted funds	Restricted funds	Endowment funds	Total 2019
		£	£	£	£
Income and endowments from:	2				
Gifts, donations and legacies		106,377	42,323	2,529	151,229
Charitable activities		414,102	-	-	414,102
Investments		150,010	98,140	-	248,150
Total		<u>670,489</u>	<u>140,463</u>	<u>2,529</u>	<u>813,481</u>
Expenditure on:	3				
Raising funds		102,024	50,439	-	152,463
Charitable activities		649,038	160,208	-	809,246
Total		<u>751,062</u>	<u>210,647</u>	<u>-</u>	<u>961,709</u>
Net (expenditure)/income before investment gains		(80,573)	(70,184)	2,529	(148,228)
Net gains on investments	6	<u>299,468</u>	<u>333,391</u>	<u>180,731</u>	<u>813,590</u>
Net movement in funds		218,895	263,207	183,260	665,362
Reconciliation of funds					
Total fund balances brought forward at 1 January		<u>3,250,664</u>	<u>6,261,675</u>	<u>1,546,263</u>	<u>11,058,602</u>
Fund balances carried forward at 31 December	9	<u>3,469,559</u>	<u>6,524,882</u>	<u>1,729,523</u>	<u>11,723,964</u>

AUDITOR'S REPORT

Independent auditor's report to the members of The Almshouse Association

Opinion

We have audited the financial statements of The Almshouse Association (the 'charitable company') for the year ended 31 December 2020 which comprise the statement of financial activities, the balance sheet, and statement of cash flows, the principal accounting policies and the notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements: ● give a true and fair view of the state of the charitable company's affairs as at 31 December 2020 and of its income and expenditure for the year then ended; ● have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and ● have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report and financial statements, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report and financial statements. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which is also the directors' report for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report, which is also the directors' report for the purposes of company law, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or

- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed as follows:

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements for charitable companies operating within this sector, through our own experience as well as through discussion with management and those

charged with governance and inspection of regulatory and legal correspondence. We reviewed policies and procedures regarding compliance with laws and regulation and remained alert throughout our audit to any indications of non-compliance, with areas of highest risk communicated to all members of the audit team.

The charitable company is subject to laws and regulations directly affecting the financial statements including financial reporting legislation and taxation legislation which we assessed compliance with as part of our review of related financial statement items. This includes the Charities Act 2011 and Companies Act 2006 as referenced above. Other laws and regulations of which compliance was considered higher risk (as non-compliance could lead to material misstatement of the financial statements) included anti-bribery regulations, employment law, health and safety legislation and data protection regulations.

We considered areas which could be most susceptible to fraud or misstatement, which included the use of journals and suspense accounts, management override of controls and our audit work has been performed to ensure that these areas have been tested on a sample basis, including the use of data analytics to review for unusual transactions.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected a material misstatement within the financial statements while performing our audit in accordance with applicable audit standards. Irregularities may involve a collusion, forgery, intentional omissions, misrepresentations or override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

Use of our report

A further description of our responsibilities is available on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report. This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Edward Finch (Senior Statutory Auditor)

For and on behalf of Buzzacott LLP, Statutory Auditor
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GARDENS AND PEOPLE AWARDS

A Each year the Association invites members to showcase their almshouse projects and achievements by applying for one of our awards. With the outbreak of coronavirus at the beginning of 2020, we had to put the 2019 Patron's Award and Award for Excellence and Inspiration on hold but we were delighted to still be able to announce the winners of the 2019 Gardens and People Award.

The 2019 winners all highlighted the sense of community their gardening projects had created and the beneficial impact on their residents' physical and mental wellbeing. These projects and spaces no doubt continued to bring great comfort to residents during the 2020 lockdowns.



Lady Lumley's Almshouses, Thornton-le-Dale, North Yorkshire

Lady Lumley's Almshouses set up a tea and chatter group, which now has 20 regular attendees. For the past three years they have also held an open day and in 2019 the residents won a local award for their outstanding garden display.



Partis College, Bath, Somerset

Partis College established a new vegetable garden in a neglected part of the grounds. They put in 10 raised beds to ensure it was accessible to all residents.



A handyman provides some physical support but otherwise it has been the hard work of the residents that has yielded delicious, home grown vegetables.



We hope to be able to recognise recipients of the 2019 Patron's Awards and the Almshouse Association Award for Excellence and Inspiration in next year's Annual Report.

Patron's Award Committee:
S Pott FRICS (Chairman), A C Clague DIPArch RIBA, R Knipe, P Wilkinson FRICS, T Scouler

Yardley Great Trust, Birmingham

The residents at Yardley Great Trust initiated a project to improve small areas of the scheme by planting flower beds. The project grew and more residents got involved, spending more time outdoors and enjoying barbecues together. The project has fostered a greater sense of community, as well as improving the residents' physical and mental health.



St Joseph's Homestead, Stratford-upon-Avon

St Joseph's Homestead converted the residents' private gardens into a communal garden, creating a community feeling and providing a relaxing place to sit. Residents are able to tend part of the garden and there has been a focus on wildlife with the introduction of a hedgehog highway, bird feeders and bee-friendly plants.



Guild Cottages at Municipal Charities, Stratford-upon-Avon

Guild Cottages at the Municipal Charities of Stratford-upon-Avon has a communal garden but gives residents the opportunity to tend the areas close to their homes. For those residents whose gardening skills aren't quite as developed, a professional gardener is available to give a helping hand.



The Day Foundation, Coddanham, Suffolk

Residents at The Day Foundation took part in an open garden scheme to help raise money for the local church and The Stone Foundation. They ran a stall selling second-hand gardening equipment, sunflower seedlings and plants and also took part in a scarecrow competition! These activities brought residents together and new friendships were formed.



DONATIONS, SUPPORT AND SPONSORSHIP

It is with grateful thanks that we acknowledge our sponsors, donors and supporters. Without their generosity we would not be able to support our members in the way that we do.

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Sponsorship

CCLA - Branding and Design
M&G Investments - The Annual Report
The Mercers Company - Research
Charity Bank - Patron's Award

We would also like to thank all the charities and companies who have supported our board members in enabling them to have the time and capacity to dedicate to the leadership of The Almshouse Association.

The Trust Partnership; St Johns Winchester Ltd; The Great Hospital; Sir Josiah Mason Trust; Durham Aged Mineworkers Homes; Thomas Christie Almshouse Charity; CCLA Investment Management Ltd; Hull United Charities; Charity Eminence; Spalding Town Husbands; The Makaton Charity; Queen Elizabeth's Foundation for Disabled People; Kings College London; Royal College of Physicians; Mercers Company; National Institute of Health and Care Excellence.

Member charities' donations

Member charities that made donations of £50 or more in 2020 in addition to the annual membership subscription.

Aldenham Almshouse Charity	The Almshouse of Robert Stiles
Archbishop Holgate's Hospital	The Butlin and Elborow Housing Trust
Baron Price Almshouses	The Charity of Elizabeth Jane Jones
Beeston's, Andrewes' and Palyn's Charity	The Friendly Almshouses
Burltons Cookes and Sayers Almshouses	The Jubilee and Shelley Shakman Trust
Butterfield Homes, Baildon	The Richmond Charities' Almshouses
Charity L A Dorant for Almshouses	The Sheffield Firth Almshouses
Charity of Roger Reede	The Sheppard Trust
Church Houses and Others	The Whitgift Foundation
Coventry Church (Municipal) Charities	Thomas Hickman's Charity
Dyers' Company Almshouses	Trinity Hospital Foundation
Eastbridge Hospital	Weavers' Company
Eventide Homes	Woodclyffe Almshouses
Francis Almshouses (Cordwainers Co)	Worcester Municipal Charities (CIO)
Grantham Almshouse Charity	Wyggeston's Hospital
Greenwich Charities of Hatcliffe and Smith	
Guildhall Feoffment Trust	
Hampton Cottages Charity	
Hester Clark's Almshouses	
Heston Parochial Charities	
Horton Almshouses (Northants)	
James Goodman Charity	
Mann Memorial Cottages	
Molyneux Almshouses	
Newbury Almshouse Trust	
Newman Hall Homes	
Nicholas Chamberlaine's Hospital	
Salisbury City Almshouse and Welfare Charities	
Southwark Charities	
St Petrock and Heavitree Parish Lands Charity	
Sydney Simmons Homes	



Pop up panto 'Play to the Crowd' entertain residents at St Johns Winchester almshouses.

GRANTS AND INTEREST FREE LOANS 2020

Grants

Grants awarded by The Almshouse Association in 2020

St Christopher's Home for the Aged	West Sussex	£17,981
Annie Pahud Almshouses	Lincolnshire	£5,000
Collingwood and Longstaff's Charity	Lancashire	£10,000
Steven's Almshouses	Norfolk	£31,587
Hannah Levick's Charity	Nottinghamshire	£9,965
Peter Harris Almshouses Trust	West Midlands	£25,000
Alexander Every's Trust	Somerset	£10,000
Elizabeth Stopford for Almshouses	Lancashire	£15,000
Pate Almshouse Charity	Gloucestershire	£20,000
The Almshouse Charity of Anne Hitch	West Yorkshire	£8,000
Ripon Municipal Charities	North Yorkshire	£15,387
Cooke's Almshouses	Somerset	£20,000
Jacob Wright's Cottages	Durham	£20,000
Matthew Robinson Almshouse Trust	North Yorkshire	£20,000
Lovejoy's Charity	Surrey	£9,000
Sir William Paston	Norfolk	£25,000
The Merchant Seamen's War Memorial Society	Surrey	£20,000
Sarah Roope Almshouse Trust	Devon	£15,000
Sir Josiah Mason's Trust	West Midlands	£25,000
South Newton Peace Memorial Bungalows Charity	Wiltshire	£10,000
John Higgott's Almshouses	Staffordshire	£6,085



The first confirmation to take place at St John's Hospital Almshouses, Canterbury for several hundred years for two residents and a member of staff.



Courtyard carollers at Salisbury almshouses. photo: Lynsey Docherty.

Interest free loans

Loans made by The Almshouse Association in 2020

WC Lees Resthouses	Surrey	£14,913
The Robert Smith Trust	Norfolk	£8,312
Ann Darwin's Almshouses	Nottinghamshire	£23,572
Adam Cottam's Almshouses	Lancashire	£15,750
Coventry Church (Municipal) Charities	Warwickshire	£31,500
Pate Almshouse Charity	Gloucestershire	£63,000
Bromley & Sheppard Colleges Charity	Kent	£42,000
Rowland Hill & Vaughan Almshouses	Hounslow	£9,271
St Anne's Bedehouses	Lincolnshire	£32,647
The Jarvis Charity	Herefordshire	£29,044
Hezmalhalch Charity	North Yorkshire	£36,685
Abbots Bromley Hospital	Staffordshire	£42,000
Sir Francis Crossley's Almshouses	West Yorkshire	£39,872
The Friendly Almshouses	London	£52,500
Dame Mary Yate Charity	Worcestershire	£31,500
Tiberton Almshouses	Gloucestershire	£26,250
Shaftesbury Municipal Almshouse	Dorset	£31,972
St Giles in the Fields Almshouses	London	£4,332

Residents join staff and community members to cut the cake celebrating the 25th anniversary of the Ann Edwards Mews almshouses in Gloucester.



Margaret Ellmore, resident at Agnes House, Leicester had her 107th birthday party cancelled during lockdown, which led to a national appeal for 107 birthday cards instead. She was delighted to receive over 1,100 cards from all over the country.



Pate Almshouse Charity in Cheltenham were able to create two new almshouses with their loan and are delighted that they have been able to welcome new residents in 2020.



ALMSHOUSE ASSOCIATION LOANS AND GRANTS

The year saw an unprecedented number of applications for The Almshouse Association interest free loans and grants as our members looked to improve their almshouses and in some cases, build new homes. In total, we awarded £794,092 in interest free loans to 20 of our members and £338,005 in grants to 21 of our members. A new emergency small grants fund supported those charities in need of immediate financial support to enable them to deal with unexpected situations.

Tibberton Almshouse Trust

Tibberton Almshouse Trust in Gloucestershire have extensively refurbished their almshouses this year with the support of a loan from The Almshouse Association. We look forward to further supporting them in the future with their aspiration to build new almshouses. Sue van Leest, Head of Fundraising at The Almshouse Association (pictured on the right, in the foreground) was able to attend a socially distanced meeting to see the progress made.



Bromley and Sheppard's Cottages

Bromley and Sheppard's Cottages in Kent were able to welcome new residents into their refurbished almshouses this year, the improvements having been supported by a loan. Robbie and Diane (right) are delighted with their new home.



Coventry United Charities



Coventry United Charities completed a magnificent build of 45 new almshouse flats, working with The Almshouse Consortium Ltd to access Homes England funding, in addition to a loan from The Almshouse Association. Father Christmas donned his mask to drop off some presents to the new residents in December.

Sir Francis Crossley Charity

Sir Francis Crossley Charity in Halifax worked hard to bring vacant almshouses back into use and we are delighted that they are able to offer the new homes to those in immediate housing need.



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indicates Patron's Award recipient 

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- Almshouse Association website** - members' area includes latest news, current issues, guidance manuals, model policies and templates and an open forum where members can ask questions and receive guidance from other member charities and Association staff.
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