



ANNUAL REPORT 2022



Providing guidance, support and representation to independent alms house charities across the UK

THE ALMSHOUSE ASSOCIATION

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Registered Charity No. 245668 Registered Company No. 04678214

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HRH The Duke of Gloucester KG GCVO

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back page photos (from above left):

Thomas Christie Almshouses, Bedfordshire; Hospital of St Cross, Winchester;
Lethbridge Almshouse, Exeter Church Charities; Dovehouse Court, Girton Town Charity, Cambridgeshire.

front page photo: Guests at The Almshouse Association's networking event at the Tate Gallery visiting Hopton's Almshouses in London.



Providing guidance, support and representation
to independent almshouse charities across the UK

ALMSHOUSES AND THE ALMSHOUSE ASSOCIATION

Almshouses are a charitable form of self-sufficient, low-cost community housing held in trust for local people in need of genuinely affordable housing. Established through philanthropy and managed and run by independent almshouse charities led by local volunteer trustees, almshouses are the oldest form of charitable housing and their history can be traced back over a thousand years.

Almshouses are unique in a legal sense and have a shared emphasis on encouraging companionship and community.

Today, 36,000 people living in almshouses lead full and independent lives, finding friendships, wellbeing and security within their communities.

The Almshouse Association's roots were established when a group of passionate representatives from London's almshouses met up in the Chapter House of Southwark Cathedral in 1946. They formed a committee to safeguard the interests of almshouse buildings and the welfare of residents in London and it did not take long for this to be expanded to represent and support all almshouse charities in the UK.

Those original founders set the objects of the Association and those objects continue to form the cornerstones of our services today.

The objects of The Almshouse Association are:

- 1 to promote the establishment, continuation, efficiency and effectiveness of almshouse foundations
- 1 to promote the provision, improvement, upkeep and maintenance of almshouses and associated services and facilities
- 1 to support our members to protect, develop and deliver homes for people in need of housing
- 1 to raise the profile of the almshouse movement.

Today the Association supports, promotes and represents over 1,600 independent almshouse charities. It guides on all aspects of almshouse management, supports member charities with the provision of up-to-date policies and governance guidance, provides seminars and training, awards, grants and loans and makes representations to government, as well as offering a single point of contact helpline. Through raising awareness, fundraising, donations and legacies, the Association is working hard with almshouse charities, local authorities and the government to make it possible for many more almshouses to be built to secure affordable housing for people in housing need today and for generations to come.

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**OUR MISSION - for the almshouse model to be recognised
as the exemplar form of community housing**



CHAIR'S REVIEW

Welcome to The Almshouse Association Annual Report for 2022

It has been another busy and fulfilling year. We have started to implement our new eight-year strategy by focusing on member support, especially for those members in greatest need, and fundraising. We have also been relentless in our drive to represent member charities in the raft of Parliamentary Bills, White Papers and consultations.

There is much to keep an eye on. Many, but by no means the majority of our members, are regulated by both the Charity Commission and the Regulator of Social Housing. For trustees navigating both there is additional time and expense. I am confident that the new, improved Standards of Almshouse Management (2023 edition) will be of great help to all members regardless of size, constitution and activity as they strive to meet those standards that we all aim for: safe, warm, efficient housing for all residents.

Almshouses, as many of us know, are so much more than the relentless tick-box culture that some forms of regulation and best practice lead us towards. The magical ingredient that no legislation can take away from this ancient model will always be the charitable spirit that stems from our charitable roots. If there is one message that I would like to leave you with after reading this Annual Report, it is that central tenet. To ignore this, as we strive to comply with regulations, would be to lose the very reason for our being and it would be at our peril. We must, of course, heed and act within government requirements but our existence has always been about so much more than the political whims of the day.

Our partners and collaborators have been the same for centuries and we still work alongside them, the community, the local players. This is where we thrive. Nobody knows what is needed within a community more than the locals who live, work and play there and it is these communities that produce trustees and residents who work alongside each other for the greater good. The following pages, filled with facts, figures and true stories demonstrate this.

We must not, though, forget our shop window, the buildings. Many are historic, sometimes ancient, and usually stunning (old and new). They need to stand out in the street scene as special places of interest and belonging that are havens where it would be inviting to live. Looking after our precious buildings is something the Association puts at the centre of the new strategy to ensure physical stability and sustainability of each charity and the almshouse model as a whole. The buildings should be identifiable to anyone passing them. We are, as almshouses, different. The day our built heritage morphs into a ubiquitous street scene is the day the model itself will start to become invisible.

It is for all these reasons, and more, that the Association continues to act as champion of the movement and provider of resources to members. I am delighted to invite you to read more detail in the reports that follow. The Financial Statements themselves will demonstrate both how the income and the unrestricted reserves are being used. The Board made the decision a few years ago to increase loans and grants and to fund a more ambitious strategy. This expenditure is taken from reserves and this is why the quick snapshot shows expenditure exceeding income. I hope you will read with interest and discover where the Board and the Executive team have been focusing.

In this my final year in the privileged role of Chair, I would like to extend even more appreciation and gratitude than ever. I wish to thank the members of the Board of Trustees, each and every one, who have collectively and individually given their unending support; I am enormously grateful. To the Advisory Panel who freely give their expertise and experience, as well as their time, thank you for being so generous. The Executive team and Nick Phillips, who as their committed and dedicated leader, is at the front of this Association, ensuring delivery. I know the Board will join me in recording the utmost appreciation and acknowledgement.

I would like to give particular thanks, on behalf of us all, to our Royal Patrons, HRH The former Prince of Wales and HRH The Duke of Gloucester, as well as our Ambassadors. Without their continuing support, our achievements would not be what they are.

We are a membership organisation. We are here for all our members and we always look forward to hearing from you. Please keep in touch.

Elizabeth Fathi, Chair of The Almshouse Association

CHIEF EXECUTIVE'S REPORT

2022 has been another very productive and enjoyable year, not only completing projects but re-connecting with our members with a series of events and workshops as well as onsite development meetings. It is with great thanks to the team, staff, Board and stakeholders that we successfully completed the 2018-2023 strategy ahead of time.

The staff of The Almshouse Association have shown consistent dedication, drive and enthusiasm to improve standards of service to members and have sought to develop systems, services and processes to help make the role of an almshouse trustee more enjoyable, effective and efficient.



Following the pandemic, we felt a great need to re-engage with our members – the trustees and clerks who have so effectively and efficiently steered their almshouse charities and residents through the pandemic. The pandemic acted as an accelerator to change and an unwanted 'stress test' for many charities. It accelerated the requirement for effective communication, engagement with the wider community and good information technology. It also put additional pressure and responsibility on trustees, at a personal cost to many.

In 2022, thanks to funding from The Worshipful Company of Mercers, we were able to complete significant research into the almshouse model and how it performed during the pandemic. The research reviewed the impact of the pandemic and raised many aspects of interest, not least highlighting the resilience of the almshouse model, being small scale with local leadership and based on a sense of compassion. The research found that this enabled leaders to make decisions quickly, collaboratively and effectively. It seems residents benefitted from the decisive and collaborative leadership of trustees but, importantly, the evidence also showed that the strength of the micro-community and the avoidance of isolation were also invaluable to the success of the community during the pandemic.

As part of our post-pandemic re-engagement with trustees, the team helped re-establish regional meetings and feedback showed that over 250 people attended these meetings around the country and found them to be "informative, enjoyable and valuable". Many regional meetings are already planned for 2023, helping the network benefit from sharing best practice.



photo (from left): Julian Hollington, Chairman of Penn Almshouses, Wolverhampton; Nick Phillips, CEO, and Liz Fathi, Chair, The Almshouse Association; and Cllr Celia Hibbert, Wolverhampton City Council, at The Almshouse Association Members Day 2022, held at the Grand Station, Wolverhampton, in June.

The All-Party Parliamentary Group on Almshouses (APPG) met to review the challenges ahead for almshouse charities. The Association is very grateful to the committed members of the APPG: Daniel Ashcroft, Lord Best, Dawn Butler MP, Baroness Eaton, Barry Gardiner MP, Sally-Ann Hart MP, Baroness Jolly and Siobhan McDonagh MP. It was recognised that the status of almshouse charities can often be overlooked in government policy and correcting past policy can prove to be far from straightforward. The definition of affordable housing under current planning policy and the implications of new housing policies continue to present challenges. The APPG continues to be a great help in raising the profile of the almshouse model in the House of Commons and the House of Lords.

The first Members Day in three years took place in Wolverhampton and welcomed over 250 attendees. Richard Morrice from Historic England and Roland Karthaus of Matter Architecture reflected on the unique features of almshouse architecture in supporting the spirit and structure of the charity. There was a sense of forward planning and optimism at the event and a feeling there has never been a more important time for the almshouse model.

The history of almshouses is entwined with the Church of England and the Association has worked hard to build strong relationships with the Church of England development team, seeking opportunities for our members to engage with the Church of England on a national basis. This planning group, which is engaged at the highest levels of the Church of England, is progressing new developments that are expected in 2023/24.

continued overleaf

CHIEF EXECUTIVE'S REPORT *(continued)*



left:
Cumbrian Regional Meeting.
opposite page:
Members Day, 15 June 2022, Wolverhampton.

Members of the Association continue to seek ways to expand their provision and improve their homes. In 2022 we saw the emergence of many new projects that had been deferred. Costs and the struggle to find quality builders and craftsmen remained a challenge, however, many projects were initiated. The Association supported sixteen members with loans totalling £692,639 to develop and improve their buildings.

The Association's financial position continues to be robust, however, we are mindful that much of the organisation's finance is reserved for loans and grants to our members. This means that the day-to-day running costs of the organisation and any strategic development needs to be funded through fundraising, sponsorship and income generation. The organisation receives 50% of its running costs through membership subscriptions and this income is increasingly important.

Fundraising has remained challenging. The Association has appointed a new fundraising consultant to support the in-house fundraising administration. The impact of our support to our members tells a compelling story and this will be a key focus of our fundraising strategy.



Never far from an almshouse!
Nick Phillips, CEO and Suzie the collie, on holiday in Anglesey, visit the derelict listed Penmynydd Almshouses

with John Roberts, one of the trustees working to raise funds to refurbish these 17th century heritage dwellings. The trustees plan to restore the buildings into much-needed accommodation for young people in need.



Residents of St Leonard's Hospital Trust, Newark, Nottinghamshire, welcomed Nick Phillips, CEO to celebrate 820 years of the charity. It was originally established for pilgrims returning from the Holy Land in 1080 and later, in 1200, the charity dedicated itself to providing homes for 'twelve poor men' under the Knights of The Order of St John of Jerusalem.

Our team continues to respond to every phone call and email requesting support, which totalled 2,340 in 2022. They visit members facing challenges, work tirelessly to protect the almshouse model from government policies that could have an adverse effect, work with the All-Party Parliamentary Group to overcome policy challenges and deliver up-to-date resources.

One of these most valued resources is the Standards of Almshouse Management manual. In 2022, with the great support of Tim Rutherford at Stone King Solicitors and many valued contributors, the team updated the guidance to an even more accessible and robust manual that is now available on our website for all members.



The vast majority of almshouse charities continue to be resilient and forward-thinking whilst being based in some of the most beautiful, historic buildings, but there remains pressure on many member charities. The historic buildings form a great part of the nation's heritage but they are expensive and challenging to maintain, decarbonise and improve whilst also protecting their listed status. The Association has worked closely with panel members and Historic England to develop a much needed guide for local historic building officers, giving all parties confidence that the value of historic almshouses remains in their use as almshouses and that by adapting they can continue to support the community and retain our heritage. This guide is expected summer 2023.



credit: Wiltshire Life magazine

Raising the profile of the almshouse model is embedded in our strategic aims. In 2022 we found opportunities to highlight the great work of our members. This has included regular and very positive reports in national and local newspapers including the Daily Telegraph, Daily Express, Country Life, Wiltshire Life and many others. We continue to seek opportunities to raise the almshouse movement profile through national and local media and our communication strategy will continue to focus on their uniqueness and the positive impact of almshouses on residents.

For some member charities, post-pandemic stress, increasing maintenance costs and the ever increasing trustee responsibilities have put pressure on charities, to which the Association must respond. In 2022 our Emergency Grant Fund was called on more times than we would have liked; our support grants were required to help with core maintenance and the future is just as challenging, if not more so. Donations and legacies will continue to help the Association to support our members.

The Association's staff and resources are in a sound place to deliver the new strategy set by the Board and will take the Association on a path to protect what is important about almshouse charities; helping build awareness, encouraging the building of new dwellings, developing new charities and responding to today's growing housing needs. The release of ongoing research will see almshouses recognised as the exemplar form of community housing.

Nick Phillips,
Chief Executive of The Almshouse Association

MEMBERSHIP STATISTICS 2022

Membership

Total number of members	1,575
Total number of sites	2,508
Members gained/(losses)/mergers	1/(15)

Member charities

Total dwellings (approx.)	29,124
Total residents (approx.)	33,164
Charities with a warden/ scheme manager (approx.)	681

Registered providers

284

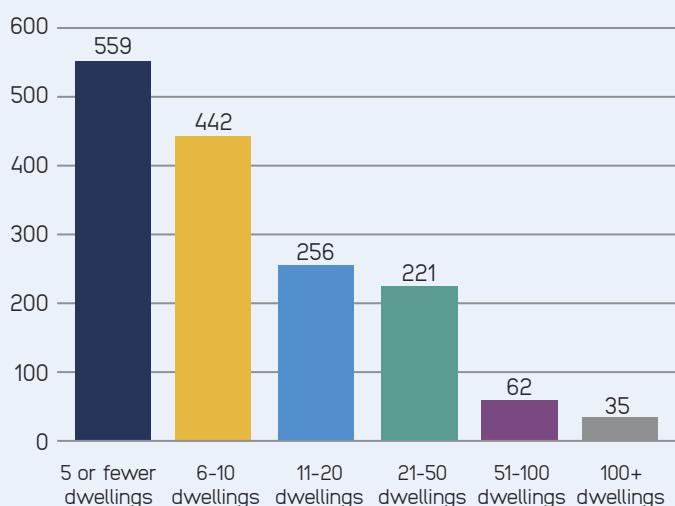
Membership by country

England	1,538
Wales	33
Scotland	1
Northern Ireland	2
Channel Islands	1

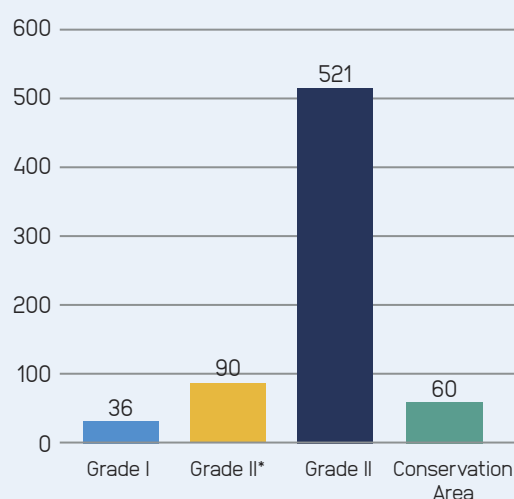
Charity type

Charitable Incorporated Organisations	85
Charitable Company limited by guarantee	43
Unincorporated	1,447

Almshouse charities by size



Almshouses with listed/conservation area status



Membership enquiries by type - 2022

Total enquiries by phone/email in 2022 - 2,340



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 a champion for the Association and the almshouse movement. Crucially, the Board ensures that the vision our founders laid down 76 years ago is delivered today; to support our members, to raise the profile of the almshouse model and to help preserve the buildings and the spirit of almshouses.



Almshouse Association Chair, Elizabeth Fathi (third from left) with Board members at the 2022 Members Day.

PUBLIC BENEFIT

The Almshouse Association was established in 1946 to raise the profile of the almshouse movement, to support all member almshouse charities in their duty of providing homes and a community to their residents, to help member charities protect their buildings and continue to develop more and better almshouse communities.

The Association provides support to member charities by offering a helpdesk, a management guidance manual, template documents, training, seminars, networking opportunities, representation at national and local government level, engaging experts to advise on specific issues, offering loans and emergency grants when needed and proactively supporting those charities in most need.



Dr Meryl Aldridge and Peter Matthews, Chair of United Charities of Abel Collin.

In 2022, The Almshouse Association lost an invaluable Board trustee and a much loved and committed member of the wider almshouse family.

A retired Nottingham University Senior Lecturer in Sociology and Social Policy and a dedicated trustee of United Charities of Abel Collin as well as the Association, Dr Meryl Aldridge is remembered with warm affection, her depth of knowledge and her ability to distil an issue to the core essentials and provide solutions. Perceptive, non-judgemental and, above all, her own person, Meryl is sorely missed.

THE LEONARD HACKETT MEMORIAL TRUST

The Leonard Hackett Memorial Trust (LHMT) exists to promote and advance the charitable work of The Almshouse Association. It is an independent charity led by volunteer trustees with the mission to support almshouse charities that are failing to deliver suitable homes to their residents. Acting as a 'trustee of last resort', the trustees take an active leadership role in guiding the Association team, assisting them to bring the buildings, the governance and the finances of a charity to a robust condition before helping to establish a new independent local board of trustees to oversee the long-term future of the charity.

The trustees of LHMT, under the chairmanship of Tricia Scouller, have reviewed the role of LHMT and believe that earlier intervention is a more efficient and effective way of dealing with charities needing support. Currently LHMT is responsible for running The Almshouse Charity of Edmund Sawyer and Others, which consists of two stone cottages in Kettering. In 2022, LHMT carried out a detailed survey of the properties and is considering long-term options with the almshouse charity.

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



STATEMENT OF RISK

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

Aspect	Key Risk	Description	Mitigation
Operational	Information Technology.	Utilising the CRM system and maintaining good communication with members through the website places a high degree of reliance on robust IT systems.	IT support outsourced to a specialist provider. Regular communication with the IT provider. CEO acts as the main contact to oversee service. Security upgrades. Cover back-up plan in place.
Financial	Loss of fundraising and investment income.	Income required to support functions. Charitable trusts focused on awarding grants to charities providing support in relation to COVID-19 and cost of living crisis. Fewer opportunities to engage with donors during lockdown.	A fundraising strategy has been developed and a consultant appointed to take the programme forward. Awarding grants and loans for members in need will be influenced by our ability to replace funds.
Reputational	New government policies negatively affecting members.	Government policy affects members and the Association is unable to influence.	High level engagement with Peers, MPs and civil servants. Clear key messages on behalf of our members. Working closely with the Charity Commission to ensure integrity of the almshouse model.
Reputational	Poor member charity governance.	Member charities do not provide an acceptable standard of accommodation and support for their residents.	Accredited training programme open to all members. Focus on identifying those members who might require support. Identifying training and resources required.
Operational	Procedural and systems documentation.	Lack of awareness of procedures and policies.	Board access to the Association's policy documents. Ongoing compliance reviews. Loan and grant policy and procedures updated. Regular senior leadership team meetings. General Data Protection Regulations and policy reviews.

STRATEGY 2022-30

The 2022-30 strategy is the guide and direction for the team. The Almshouse Association Board held an away-day and, taking note of the thoughts and concerns of members and Association staff, established a long-term strategy for the Association. The key features are to protect the status of charities, the buildings, the unique features of the almshouse model, help trustees establish robust boards at a local level, raise the profile of almshouses, help members access opportunities to build more almshouses and encourage philanthropists to establish new almshouse charities.

The new strategy includes:

- employing a training and development manager to offer training to new trustees
- offering CPD accredited online training on running almshouses
- developing a fundraising strategy and employing a fundraising consultant
- developing a 'Friends of Almshouses' programme
- establishing and delivering a legacy plan for the Association
- changing the definition of 'affordable housing' in the National Planning Guidance to recognise almshouses
- offering support to members to recruit new trustees
- offering support in decarbonising existing almshouses
- seeking guidance from Historic England on specific protection of listed almshouse buildings
- a member charity Health Check Programme.

The Association has developed this long-term strategy to respond to threats and opportunities that will arise over the coming decade. It is clear there are pressures on recruitment, retention and development of trustees, increased maintenance costs of older buildings and increased demand for almshouses.

Working with members on 'The Almshouse Way' CPD accredited training course for trustees and clerks, launched in March 2023.



TRAINING

In 2022, training was focused on the key areas of concern and interest for members, including decarbonisation, IT, resident care and dealing with residents' issues, trustee recruitment, staff roles and responsibilities, looking after buildings and governing documents.

Following the strategic review and setting a new strategy through to 2030, towards the end of 2022 we developed a CPD accredited training programme, 'The Almshouse Way', a one-day training course commencing in March 2023, for all new trustees, CEOs, clerks and those wishing to consolidate their knowledge.

'The Almshouse Way' training course is an interactive course with tasks and activities for the delegates to take part in to help bring the sessions to life with delegates able to share knowledge, experiences and questions amongst the group.

It will be delivered across a variety of venues in the country. Discussions have also begun to ascertain how this course can be made available in an eLearning format.

ADVICE AND ASSISTANCE



Following the lifting of COVID restrictions, The Almshouse Association team has been out and about amongst the membership, running and delivering seminars and workshops and helping local trustees re-establish some of the Regional Meetings. We continue to receive enquiries from member almshouse charities, both by telephone and email on a range of issues, namely governance, residents, loans and grants, energy matters and land and buildings. During the year we received a total of 2,340 enquiries, including 607 from members of the general public seeking to apply to almshouse charities for accommodation.

Our website continues to be a key source of information which we constantly update with trusted and scrutinised information including relevant news items and current issues articles, as well as providing online courses and new and updated model policies and templates. The introduction of a Health Check for member charities is a significant development. This tool enables trustees to undertake an overall assessment of compliance with regards to running an

Trustees and Clerks Induction Seminar held at the Charity of Elizabeth Jane Jones, Bedford.

almshouse charity, covering governance, the trustee body, buildings, health and safety, residents and finances. Comprehensive guidance notes accompany the Health Check form to assist trustees in its completion and the Association is happy to set aside time with members to provide further assistance if needed.

We were delighted to be able to return to 'in person' events during the year and The Almshouse Association Members Day held on 15 June 2022 at the Grand Station, Wolverhampton was a key event in our calendar. A series of presentations were delivered on current topics relating to almshouse charities and the positive feedback received following the event has led to the Association organising a further Members Day on 15 June 2023 at One Great George Street, Westminster, London.

Members Day 2022: The Association team welcomes delegates (right) and Q&A with Association's Panel of Experts (below).



We were equally delighted to be able to return to organising training seminars for trustees and clerks following the restrictions that were imposed by the COVID pandemic. Successful events of this type, which were well attended (215 members), were held at Bedford, Salisbury, Nottingham and Saffron Walden. Four training seminars are planned for 2023 to take place in Sheffield, Cheltenham, Peterborough and Guildford.

POLICIES AND GUIDANCE

The Almshouse Association seeks to provide all the key resources needed by our members to successfully run their almshouse charities. Important updates and news items are regularly posted on our website, in The Almshouses Gazette, and emailed to members who have consented in the form of bulletins. We offer model policies and templates which are reviewed regularly and updated as applicable. Some are additionally reviewed by subject matter experts, including legal firms, to give 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.



Standards of Almshouse Management 2023 edition, available online to all members.



Taunton Heritage Trust invited Nick Phillips, CEO to take part in their own development day.

During 2022, The Association's guidance manual, 'Standards of Almshouse Management' was completely rewritten and made available online to all members in January 2023. Produced by The Almshouse Association in collaboration with professional experts, Standards of Almshouse Management 2023 edition is an essential guide and vital tool to assist trustees and clerks of our member charities in the day-to-day governance and administration of their almshouses and encourages the raising of standards in almshouses in order that residents may continue to live in warm, comfortable homes that are safe and secure.

Designed to offer an overview of best practice in a complex environment of ever-increasing legislation and regulation, the 'Standards of Almshouse Management' manual consists of sixteen chapters with links to areas of The Almshouse Association website where members can find further information and model policies and templates as well as links to external websites on specialist information.

FUNDRAISING, GRANTS AND LOANS

Every year The Almshouse Association awards grants and loans to our members.

In 2022, £350,000 was approved in new loans, compared with £699,000 in 2021. Grants made in 2022 totalled £71,835 compared with £77,220 in 2021. Included in the grants total for 2022 are three emergency grants which assisted charities to provide warm, secure homes when their own funds were diminished.

The work of the Association has a significant impact on member charities, almshouse buildings and, in turn, residents' lives. Fundraising is vital to the long-term stability of the Association. The three areas of fundraising focused on in 2022 were charities needing help and support, protection of historic buildings and new almshouses.

The Association established a new fundraising administrator role and the appointment was made in late 2022. Their role will be to work with the newly appointed fundraising consultants to help deliver the fundraising strategy. This will be further supported by the development of the 'Friends of' programme and legacy plan seeking to fund the Association in the long term.

(see page 43 for details of grants and loans made to member charities by The Almshouse Association)



Head of Member Services, Julian Marczak attends the 400th anniversary and the opening of new builds at the Honywood and Douglas Almshouse in Lenham and Boughton Malherbe, Kent.

NEW BUILDS AND REMODELLING

In 2022, despite rising costs and a shortage of supplies, almshouses continued to be developed albeit at a slightly slower pace. We estimate a further 400 units were added to the almshouse movement and many more are currently going through planning. Almshouse Consortium Limited (ACL), an independent organisation

run by almshouse members, continued to support many members in accessing funding from Homes England and the Greater London Authority. It has been in existence for nearly 10 years and has received £50m of funding for the remodelling or construction of over 1,900 almshouses.

Sir Len Fenwick, trustee of the St Mary Magdalene and Holy Jesus Trust, lays the naming plaque at the Trust's Magdalene Court development in Spital Tongues, Newcastle. The development included the demolition of three blocks of 1960s apartments deemed no longer fit for purpose, and their replacement by three, two storey, three bedroom homes for families and one block of 15 accessible one bedroom apartments for older people who live an independent lifestyle.



REPRESENTATION AND ENGAGEMENT



Sir John Hayes MP, resident Molly, Nick Phillips CEO of The Almshouse Association, and Robin Hancox Chairman of Spalding Town Husbands Charity, at the opening of new almshouses in Lincolnshire.

Sally-Ann Hart MP for their ongoing support and to our new members, Sir John Hayes MP and Tom Randall MP.

In 2022, we made significant progress in building a strong connection across the Civil Service, notably the gaining of access to the Social Housing Decarbonisation Fund for all our members. This relationship has been particularly useful in the last year as wider government has been unsettled with ministers changing positions on nearly a monthly basis.

Throughout 2022 we made significant progress in widening our engagement within government and beyond. We continue to provide secretariat services for the All-Party Parliamentary Group (APPG) on Almshouses; the Group continues to provide a foundation of support for almshouses within Parliament with a number of supportive MPs and Peers who are willing to fight our corner in both the House of Commons and the House of Lords. Special thanks to our Chairs, Siobhain McDonagh MP and

We worked with supporters in the House of Lords and the House of Commons to respond to key concerns and although we welcomed the Social Housing Bill, there are concerns that one clause opens almshouse regulation to a 'co-regulatory' model not suitable for small charities. We are also working with our supporters in government to amend the new planning regulations to recognise almshouses as 'affordable housing' in the National Planning Guidance.



The barriers associated with charity housing models and access to land opportunities continue to prevent many almshouse charities accessing funding despite great passion to build more. In 2022, The Almshouse Association continued to help members access funding from Homes England and other funding bodies.

Girton Town Charity, Cambridgeshire, Passivhaus Dovehouse Court 'topping out' 15 new almshouses and an office.

Great Shelford Parochial Charities build 21 new units.



Jo Thomas, Chair of trustees and resident Ron Edgington, welcome The Rt. Hon. Teresa May, MP to the new gardens at The Haven of Rest Almshouses in Maidenhead, Berkshire.



Regular meetings with the Charity Commission, the Department for Levelling Up, Housing and Communities and the Regulator of Social Housing take place to ensure that the interests of our members and the almshouse model are protected.

Beyond politics, the Association works with organisations across the housing sector such as the National Housing Federation and Housing LIN. We also continue to build our relationship with the Church of England and welcome the enthusiasm for almshouses which exists within.

Working collaboratively with our partners allows us to provide greater services to our members and strengthens our voice when we can campaign on shared interests. This area of our engagement grows as we push for greater populace understanding of the almshouse model.

INSURANCE

Members are eligible to join the comprehensive almshouse insurance scheme administered by two main brokers:

- **Grout Insurance Brokers Limited (Grout), which is now part of Access Insurance whose almshouse policies are underwritten by Royal & Sun Alliance Insurance Ltd (RSA),**
- **Higos Insurance Services Limited (Higos), whose policies are underwritten by Ecclesiastical Insurance Office Services plc.**

During the year, The Almshouse Association received donations of £30,000 from Grout and £30,000 from RSA and a donation, as well as sponsorship, of £15,327 from Higos.

PR, MARKETING AND COMMUNICATIONS



Dunk's Almshouses celebrate the late Queen's Platinum Jubilee.

Cllr Parminder Singh Birdi, the Mayor of Warwick, and Dr Heidi Meyer, Master at Lord Leycester Hospital at the breaking ground ceremony to celebrate the start of a multi-million pound project to restore and improve their historic buildings. photo by Gill Fletcher



Exeter Homes Trust tree planting.
photo: Hurst Trumps GRW Photography



The celebration of almshouses we enjoyed and promoted throughout The Almshouse Association's 75th year in 2021 kept its momentum throughout 2022.

Having emerged from lockdown to hold anniversary parties in 2021, almshouse charities were keen to keep the party going in 2022 and entered into the late Queen's Jubilee celebrations with great enthusiasm. The planting of trees in almshouse gardens and tea parties were excellent photo opportunities and we made every effort to capture and publicise all the special moments. Building works and renovations, stunted by the pandemic, were also able to resume at pace and our small team were invited to more opening ceremonies than we were able to attend! Our social media platforms, website and quarterly Almshouses Gazette have been bursting with member stories and new builds alongside case studies, resident stories, photo competitions and almshouse research results.

We have also been highly encouraged by the trade press interest in almshouses throughout 2022 with a three-part article on Wiltshire almshouses in Wiltshire Life, as well as features in SW Londoner by Noah Keate, an article in The Spectator by Laurie Graham, The Warminster Journal and also radio coverage on BBC Wiltshire.

Essex Life and Great British Life published an article by Denise Marshall, Nick Phillips was interviewed by Inside Housing and Clive Aslet wrote a great piece on almshouses for Country Life magazine. Caroline Roberts' article on almshouses appeared in 'Who do you think you are?' magazine.

A Royal Visit - Landmark 550th anniversary at Heytesbury

There was much anticipation when The Almshouse Association Royal Vice Patron, HRH The Duke of Gloucester, visited The Hospital of St John, Heytesbury, Wiltshire in May 2022 to celebrate its 550th anniversary. Preparations had been under-way for six months and included the creation of a commemorative anniversary plaque. This is displayed on a newly built circular bench surrounding an ancient lime tree in the back garden where residents can meet and relax over a cup of tea. The sun was shining on the day of HRH The Duke of Gloucester's visit and the gardens looked beautiful. A special chapel service started the celebrations before the royal party arrived.

On arrival, HRH The Duke of Gloucester was saluted by two Lord-Lieutenant Cadets at the main entrance gate and welcomed by an array of local dignitaries, presented by The Lord-Lieutenant of Wiltshire, Mrs Sarah Troughton DStJ. Residents enjoyed meeting His Royal Highness during a private tea party where conversations were lively and lots of reminiscing took place. Nick Phillips, CEO said: "We were delighted that our Royal Vice Patron, HRH The Duke of Gloucester



was part of this very special occasion. The Almshouse Association is always pleased to support members wishing to include our Royal Patrons in their special events. The day was uplifting and a boost for the almshouse movement."

Special thanks to Paul Budd OBE, Mike Mee and Helen Johnson at Heytesbury and The Lord-Lieutenant's Office, for helping to organise such a wonderful event.

The sun was shining on the day of HRH The Duke of Gloucester's visit and the gardens looked beautiful, enabling a stunning group photograph.



Out and About



2022 also gave us the opportunity to present our unique value to new audiences, such as our exclusive networking event at the Tate Modern in May where we invited influential and interested parties to find out more about the almshouse movement. The event included a special visit to Hopton's Almshouses and meeting one of their residents, Nigel, whose life has been turned around after moving into their almshouse community.

We held our Members Day and AGM in June with delegates all receiving branded delegate packs, pin badges, mugs, pens and reusable bags, sponsored by our panel members, exhibitors and business



At the Tate Modern event, Hopton's resident Nigel talks about how living in an almshouse has turned his life around.

partners. We put together an array of banners with messages and photographs of almshouses through their 1,000-year history to take to events, along with a photographic showreel of all the almshouse charity events that had taken place over the year together with special moments from the Association's history.

The Almshouse Association branding has begun to take significant shape with many member charities using our branding in their own promotions and we have been pleased and encouraged with the response to our new logo. Events and meetings give us the landscape to highlight our messaging and branding and we have been delighted to attend to support our members and deliver our strategy face to face.



Guests of our networking event at the Tate Gallery visit Hopton's Almshouses in London.

Promoting the Movement



South Yorkshire Regional Meeting at Sheffield Firth Almshouses.

Our website continues to be a powerful tool to promote almshouses to the general public as well as providing a bespoke area where members can access latest news, current issues, legislation updates, our guidance manual, model policy document templates, Gazette back issues, event news, training and seminars, webinars and online courses. There is also a members' forum, panel of consultants and advertising space for job and resident vacancies. In 2022 we added a number of new pages to the website including 'APPG on Almshouses', 'Case studies' and 'Research and publications' where all the latest reports and publications on almshouses and related topics can be downloaded.

Our Member Awards were updated in 2022 with new award logos and categories to ensure we are able to fully recognise all the elements that make up the exemplar work of our members and the importance of almshouse charities.

The end of 2022 saw a flurry of interest from TV companies and radio programmes so we are very excited to see what 2023 brings in these areas. In 2023, we will continue to promote the benefits of almshouse living whilst raising the profile of almshouses with particular emphasis on bringing resident stories to the public, showcasing and protecting historic almshouses and building strong boards to preserve the longevity and progressive nature of the almshouse movement.

The almshouse movement and the Association as a brand is starting to be recognised as trusted, unique and valuable. We will be working hard to continue this progress.

Awards Committee Chair, Simon Pott (right) chats with a delegate during Members Day.



"Interactive and engaging."

"Very informative."

"Great to meet other trustees and discuss mutual challenges."

In June 2022, we were able to rekindle our regional meetings and are delighted to say we have had an overwhelming response. We planned and organised 11 meetings with over 100 of our member charities attending. Getting together with over 240 trustees, clerks and scheme managers has been incredible. We want to thank all our members and our Regional Peer Representatives who worked with us to organise these meetings and offered their almshouses as perfect venues.

The feedback has been tremendous and we are delighted that these meetings are providing a great platform for open discussion. They also provide members with an update on the almshouse movement, decarbonisation strategies, energy updates and general guidelines.

AMBASSADORS

We are grateful to all our Ambassadors who worked on our behalf in 2022, some behind the scenes, others in the forefront. Our Ambassadors help promote the timeless concept of local almshouses for local people, celebrate the great work of member trustees running almshouses and use their extensive knowledge and networks to spread the word about the almshouse movement.

They also support our engagement with government to inform decision-makers on behalf of the almshouse movement, raise questions in the House of Commons and the House of Lords in support of the almshouse movement and are at the forefront of many of our campaigns.

Ambassadors are a vital part of The Almshouse Association's strategy to raise the profile of the almshouse movement and provide influence, as well as offering expertise in specific areas.

A full list of our Ambassadors can be found on the inside cover of our 2022 Annual Report.

British art historian and BBC television presenter, **Dan Cruickshank** was a guest speaker at our networking event at the Tate Modern in May.

A full house of guests who are advocates for the movement listened to Dan's talk on the history of almshouses and their importance in society today. Both Dan and The Baroness Bakewell DBE continue to support our message where possible and have advised us on furthering our media presence.

Dan Cruickshank and Nick Phillips CEO
outside The Mercers' Company in London.



Peter Barton DL

worked behind the scenes visiting local almshouses, researching their development, challenges and future goals. This work is incredibly beneficial for the Association; the more we learn about our members' challenges and needs, the more we can support them and the movement in general. We are grateful to Peter for reviewing the almshouse model and advising on the most impactful ways of promoting it to the public and business leaders when seeking funding opportunities for the future.

Simon Smith has had a very busy year giving informative talks about almshouses, their history and their value to local groups in Hertfordshire. His dedication to raising awareness of the almshouse movement is generous and we are delighted by the response he is achieving from audiences in the local community.



We look forward to working with our Ambassadors over the coming year and thank them all for the amazing support they offer the almshouse movement and The Almshouse Association.

REGIONAL PEER REPRESENTATIVES

The role of a Regional Peer Representative (RPR) is a volunteer position that has been developed to support and guide our member charities across the UK in their respective regions. RPRs with a variety of experience and skills are on hand to offer a good listening ear to trustees and clerks and have a wealth of experience in the almshouse movement.

Alongside The Almshouse Association, RPRs organise regional meetings for local almshouse charities to network, discuss a variety of topical issues in an informal forum, and receive an update on the almshouse movement from an Association representative. Member charities can also arrange one-to-one meetings with RPRs if needed. RPRs work closely with the Association to support members and achieve a positive outcome to any challenges they may be facing. In 2022 we welcomed two new Regional Peer Representatives:

Chris Jones, Chief Executive Officer and Clerk to the Trustees at Wygggestons and Trinity Hospital Charities in Leicester, joined us to support our regional members in the East Midlands.

Jennifer Millard, a qualified RICS surveyor with over 20 years of experience in rural estate management, both in the public and private sectors, joined us to support members in Cambridgeshire.



STAFF

Management of the staff at the Association is delegated to the Chief Executive. There are 12 staff, some part-time, amounting to nine full time equivalent posts. The staff are a dedicated and knowledgeable team, committed to the almshouse movement. Throughout the year, they have operated as a focused group, feeding into the development of the strategy, helping design processes to support members, being available, friendly and welcoming to all member enquiries and driving standards of professionalism in supporting material and the delivery of events.

Directly supporting the Chief Executive is Mike Drake, whose financial experience is vast. Mike leads the financial side of the organisation providing sound and measured guidance to the CEO and Board, as well as supporting members and staff on any aspect of financial guidance.

Julian Marczak, who has many years of almshouse leadership experience, has led the Member Services team in delivering excellent standards and seeking new ways of working to support member charities.



Staff take a winter walk during their annual strategy meeting.

"The staff of the Association are driven, positive and dedicated, operating with flexibility and professionalism. They have a collective energy, creativity and passion for supporting our members and the Association. Seeking ways to support members, raise the profile and help me, the Board and each other is a natural way of working for them. Working as one, we can achieve so much more than just the sum of our parts." Nick Phillips, Chief Executive.

FINANCIAL REVIEW

Overview

The Statement of Financial Activities shows that the Association's net loss before investment losses for 2022 was £131,399 (2021 net income £114,637). Net losses on investments amounted to £704,445 (2021 net gains £1,134,215).

Total funds as at 31 December 2022 were £11,944,415 (2021 £12,780,259) divided between unrestricted, restricted and endowment funds.

Of that total, £8,525,147 (2021 £9,266,101) is invested in various forms and £3,018,389 (2021 £2,843,288) had been lent to member charities.

Net expenditure before investment gains was £92,055 in respect of unrestricted funds and £41,655 relating to restricted funds and income of £2,311 in respect of endowment funds.

Total income of £822,535 was down 24.8% primarily due to the prior year's results benefitting from a one-off donation from a member of £248,760. Excluding this one-off donation, total income was down 2.7% due to lower public fundraising donations.

Members' subscriptions were up 5.7% on last year and seminars and the members conference were held again in 2022 following the cancellation of the majority of events in 2021 due to the pandemic.

Dividends receivable from investments were up 9.2% as a result of a recovery in dividend yields on investments following the COVID-19 pandemic.

Total expenditure of £953,934 was £25,475 lower than the previous year mainly due to a decrease in staff costs.

Due to the pandemic and the consequent reduction in members development projects, the number of grant and loan applications received from members reduced significantly in 2022 compared to 2021.

Unrestricted funds

Unrestricted funds are those available for any purpose consistent with the Association's objectives. Income from all sources amounted to £697,586 (2021 £624,247); 49% was derived from members' subscriptions, 15% from investment income and the balance raised through donations, services to member charities, sales 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 £2,133,104 on 31 December 2022 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 last year's Annual Report, the 2018-23 strategy was substantially complete and a new, long-term strategic review was carried out in 2022. The new Strategic Plan 2022-30 was approved by the trustees and details of the new strategy are set out on page 9. The strategy sets out the Association's plans to enhance the support provided to member charities and to develop services. A strategic plan reserve of £474,159 was allocated to fund this new plan and to complete the previous plan. During the year £49,198 of the new reserve was utilised, leaving a reserve balance of £424,961. In addition, £64,142 of the previous reserve was utilised.

The remainder of the unrestricted funds after allowing for those invested in tangible fixed assets constitute the Association's free reserves, which amounted to £324,559 and is less than six month's running costs.

Restricted funds

Income from all sources amounted to £122,638 (2021 £466,785); this decrease was primarily due to lower public fundraising donations and also due to the prior year's results benefitting from a one-off donation from a member of £248,760.

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 2022, £692,639 (2021 £494,932) was advanced in new loans and at the end of the year the total value of loans being provided and outstanding was £3,018,389. This figure includes an administration fee of 5% which is added to offset some of the Association's costs. The total grants made in 2022 were £71,835 compared with £77,220 in 2021.

Investment policy and performance

In 2019 the Association appointed Waverton Investment Management Limited to manage the majority of the charity's investments and retained M&G Investments to manage a smaller portion of the investments. Following a review of the performance of the smaller M&G managed portfolio, the trustees approved the move of this portfolio to Waverton, thus focusing the Association's investments with one investment manager. Waverton manages the investment funds for the charity as a single amalgamated fund comprising the invested portion of unrestricted, restricted and

endowment funds. During the year the market value of investments generally decreased as economic conditions worsened due to an increase in energy prices following the war in the Ukraine. Overall, there was an investment loss of £704,445 or 8.2% for the year. Details are shown in Note 6.

Investments also generated £204,860 of dividend and other investment income, which was £17,834 higher than the previous year mainly due to a reduction in dividend yields on investments following the COVID-19 pandemic, which had reduced dividend yields on investments in 2021.

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 £3,796,607 as at 31 December 2022, approximately 5% was held in the form of cash deposits and the remainder held either in managed funds or in a discretionary managed portfolio.

The uncertainty within the global economy due to the Ukraine war and following the COVID-19 outbreak means that 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 cost of living issues, the Association continues to proactively review its activities to ensure continued support to members. The trustees have reviewed its risks 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.

**Financial Review by Simon Ling FCA,
Honorary Treasurer of The Almshouse Association**

FINANCIAL STATEMENTS

Statement of Financial Activities (SOFA) for year ended 31 December 2022, incorporating an Income and Expenditure Account.

	Notes	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2022 £	Total 2021 £
Income and endowments from:	2					
Gifts, donations and legacies		145,617	22,500	2,311	170,428	508,449
Charitable activities		447,247	-	-	447,247	398,571
Investments		104,722	100,138	-	204,860	187,026
Total		697,586	122,638	2,311	822,535	1,094,046
Expenditure on:	3					
Raising funds		63,621	41,175	-	104,796	168,375
Charitable activities		726,020	123,118	-	849,138	811,034
Total		789,641	164,293	-	953,934	979,409
Net (expenditure)/income before investment loss		(92,055)	(41,655)	2,311	(131,399)	114,637
Net (loss)/gain on investments	6	(211,587)	(317,816)	(175,042)	(704,445)	1,134,215
Net (expenditure)/income and net movement in funds		(303,642)	(359,471)	(172,731)	(835,844)	1,248,852
Reconciliation of funds						
Total fund balances brought forward at 1 January		3,575,853	7,174,467	2,029,939	12,780,259	11,531,407
Fund balances carried forward at 31 December	9	3,272,211	6,814,996	1,857,208	11,944,415	12,780,259

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

The total income for Companies Act purposes excludes £2,311 (2021: £3,014) 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 2022

	Notes	2022 £	2021 £
Fixed assets			
Tangible assets	5	19,587	32,361
Investments	6	8,525,147	9,266,101
<i>Total fixed assets</i>		<u>8,544,734</u>	<u>9,298,462</u>
Current assets			
Loans to member charities -	10		
Recoverable within one year		572,906	507,579
Recoverable after one year		2,445,483	2,335,709
Other debtors	7	331,794	384,042
Cash at bank and in hand		521,712	674,286
<i>Total current assets</i>		<u>3,871,895</u>	<u>3,901,616</u>
Liabilities			
Creditors: amounts falling due within one year	8	(472,214)	(419,819)
<i>Net current assets</i>		<u>3,399,681</u>	<u>3,481,797</u>
<i>Total assets less current liabilities</i>		<u>11,944,415</u>	<u>12,780,259</u>
Total net assets		<u>11,944,415</u>	<u>12,780,259</u>
The funds of the charity:	9, 10		
Endowment funds		1,857,208	2,029,939
Restricted funds		6,814,996	7,174,467
<i>Total restricted funds</i>		<u>8,672,204</u>	<u>9,204,406</u>
Unrestricted funds			
General		344,146	378,090
Designated:			
Investment reserve		2,133,104	2,344,691
Terminal reserve		370,000	370,000
Strategic plan reserve		424,961	483,072
<i>Total unrestricted funds</i>		<u>3,272,211</u>	<u>3,575,853</u>
Total charity funds		<u>11,944,415</u>	<u>12,780,259</u>

The accompanying notes form an integral part of these financial statements.

The financial statements on pages 22 to 37 were approved by the Board on 15 March 2023.

Mrs E Fathi (Chair)

The Almshouse Association

Mr A Barnes (Trustee)

Registered company number 04678214

FINANCIAL STATEMENTS

Statement of Cash Flows For the year ended 31 December 2022

	2022 £	2021 £
Cash flows from operating activities		
<i>Net cash used in operating activities</i>	(217,810)	(101,336)
Cash flows from investing activities		
Dividends and interest from investments	204,860	187,026
Purchase of property, plant and equipment	(1,032)	(1,256)
New loans made	(692,639)	(494,932)
Repayments of loans made	517,538	521,122
Proceeds from sale of investments	4,062,939	581,653
Purchase of investments	(3,168,768)	(516,371)
<i>Net cash provided by investing activities</i>	922,898	277,242
Analysis of changes in net cash		
<i>Change in cash and cash equivalents in the reporting period</i>	705,088	175,906
Cash and cash equivalents at the beginning of the reporting period	787,419	611,513
<i>Cash and cash equivalents at the end of the reporting period</i>	1,492,507	787,419
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>	(835,844)	1,248,852
Adjustments for:		
Depreciation charges	13,806	15,951
Loss/(gains) on investments	704,445	(1,134,215)
Dividends and interest from investments	(204,860)	(187,026)
Decrease/(increase) in debtors	52,248	(49,440)
Increase in creditors	52,395	4,542
<i>Net cash used in operating activities</i>	(217,810)	(101,336)
Analysis of cash and cash equivalents		
Cash at bank and in hand	521,712	674,286
Cash held for investment	970,795	113,133
<i>Total cash and cash equivalents</i>	1,492,507	787,419

The Association does not hold any external debt and hence a separate analysis of change in net debt has not been prepared.

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 2022 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 current economic climate remains challenging and it is not 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 2023, 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 2022 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 only when the charity has to fulfil conditions before becoming

ACCOUNTING POLICIES *(continued)*

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 at 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 2022

	Unrestricted funds	Restricted funds	Endowment funds	Total 2022
	£	£	£	£
Gifts, donations and legacies				
Public fundraising	121,203	22,500	-	143,703
Members' donations	9,170	-	-	9,170
Associate members' subscriptions	825	-	-	825
Other voluntary income	14,419	-	2,311	16,730
	<u>145,617</u>	<u>22,500</u>	<u>2,311</u>	<u>170,428</u>
Charitable activities				
Members' subscriptions	345,143	-	-	345,143
Panel members' subscriptions	12,198	-	-	12,198
Services to member charities	33,722	-	-	33,722
Conference and seminar fees	25,220	-	-	25,220
Sales of Gazettes and publications	18,198	-	-	18,198
Rent receivable	12,766	-	-	12,766
	<u>447,247</u>	<u>-</u>	<u>-</u>	<u>447,247</u>
Investments				
Dividends and distributions receivable	104,270	99,893	-	204,163
Interest receivable	452	245	-	697
	<u>104,722</u>	<u>100,138</u>	<u>-</u>	<u>204,860</u>

Year ended 31 December 2021

	Unrestricted funds	Restricted funds	Endowment funds	Total 2021
	£	£	£	£
Gifts, donations and legacies				
Public fundraising	104,257	126,184	-	230,441
Members' donations	10,178	248,760	-	258,938
Associate members' subscriptions	2,050	-	-	2,050
Other voluntary income	14,006	-	3,014	17,020
	<u>130,491</u>	<u>374,944</u>	<u>3,014</u>	<u>508,449</u>
Charitable activities				
Members' subscriptions	326,451	-	-	326,451
Panel members' subscriptions	13,212	-	-	13,212
Services to member charities	23,568	-	-	23,568
Conference and seminar fees	900	-	-	900
Sales of Gazettes and publications	22,738	-	-	22,738
Rent receivable	11,702	-	-	11,702
	<u>398,571</u>	<u>-</u>	<u>-</u>	<u>398,571</u>
Investments				
Dividends and distributions receivable	95,145	91,814	-	186,959
Interest receivable	40	27	-	67
	<u>95,185</u>	<u>91,841</u>	<u>-</u>	<u>187,026</u>

3 Expenditure on:

	Unrestricted funds	Restricted funds	Total 2022	Unrestricted funds	Restricted funds	Total 2021
	£	£	£	£	£	£
Raising funds						
Staff costs (Note 11)	-	19,441	19,441	4,911	21,307	26,218
Other direct costs	981	5,400	6,381	21,801	8,939	30,740
Investment management and custody fees	20,175	16,334	36,509	18,143	14,858	33,001
Support costs (Note 4)	42,465	-	42,465	78,416	-	78,416
	<u>63,621</u>	<u>41,175</u>	<u>104,796</u>	<u>123,271</u>	<u>45,104</u>	<u>168,375</u>
Charitable activities						
Grants made	-	71,835	71,835	-	77,220	77,220
Staff costs (Note 11)	264,232	-	264,232	253,897	-	253,897
Other direct costs	117,700	51,283	168,983	65,363	36,834	102,197
Support costs (Note 4)	344,088	-	344,088	377,720	-	377,720
	<u>726,020</u>	<u>123,118</u>	<u>849,138</u>	<u>696,980</u>	<u>114,054</u>	<u>811,034</u>

4 Support costs

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

	Staff costs	Other costs	Total 2022	Staff costs	Other costs	Total 2021
	£	£	£	£	£	£
Raising funds	24,478	17,987	42,465	46,446	31,970	78,416
Charitable activities	198,337	145,751	344,088	223,725	153,995	377,720
	<u>222,815</u>	<u>163,738</u>	<u>386,553</u>	<u>270,171</u>	<u>185,965</u>	<u>456,136</u>

	2022	2021
	£	£
The above costs include:		
Depreciation	13,806	15,951
Legal and professional costs	16,128	23,226
Auditor's remuneration, including expenses and VAT, for auditing the financial statements:	11,686	10,580

5 Tangible fixed assets

	Freehold property	Furniture & equipment	Total
	£	£	£
Cost			
At 1 January 2022	118,372	131,339	249,711
Additions	-	1,032	1,032
At 31 December 2022	<u>118,372</u>	<u>132,371</u>	<u>250,743</u>
Depreciation			
At 1 January 2022	115,880	101,470	217,350
Charge for the year	2,492	11,314	13,806
At 31 December 2022	<u>118,372</u>	<u>112,784</u>	<u>231,156</u>
Net book values			
At 31 December 2021	2,492	29,869	32,361
At 31 December 2022	<u>-</u>	<u>19,587</u>	<u>19,587</u>

The Executive Committee have estimated that the freehold property has a current market value of not less than £700,000, taking into account informal professional advice and prevailing local market conditions.

NOTES TO THE FINANCIAL STATEMENTS

6 Investments

	2022 £	2021 £
Investments listed on a recognised stock exchange		
Market value on 1 January	8,452,968	7,484,035
Add: Additions at cost	3,168,768	516,371
Less: Disposal proceeds	(4,062,939)	(581,653)
Net (loss)/gain on revaluation and other movements	(704,445)	1,034,215
Market value at 31 December	6,854,352	8,452,968
Cash and settlements pending held as part of the investment portfolio	970,795	113,133
	7,825,147	8,566,101
Investment property at valuation	700,000	700,000
Investments held	8,525,147	9,266,101
Listed investments at cost	7,524,045	6,677,441
Listed investments (worldwide)		
Equities	5,209,026	4,762,270
Alternatives	809,348	807,174
Diversified Investment Funds (M&G Charity Multi Asset Fund)	-	2,277,969
Fixed Income	835,978	605,555
Cash held by brokers for investment	970,795	113,133
	7,825,147	8,566,101

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 2022, the investment portfolio included the following investments which represent a material proportion of the portfolio as a whole:

	Market value £	% of portfolio
Waverton Asia Pacific Fund 'A'	325,900	3.82%
BNP GBP Secured Bond Certificate 2025	262,080	3.07%
Waverton Global Strategic Bond Fund 'A' Inc	210,318	2.47%
Anglo American	210,260	2.47%
Prudential Plc	203,356	2.39%

At 31 December 2022 and 2021, the Association was the beneficial holder of the whole of the issued shared capital (£1) of Billingbear Enterprises Limited, a dormant company.

7 Other Debtors

	2022	2021
	£	£
Debtors	223,585	299,216
Prepayments and accrued income	108,209	84,826
	<u>331,794</u>	<u>384,042</u>

8 Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade creditors	174	4,103
Accruals and deferred income	461,795	415,716
Tax and social security	10,245	-
	<u>472,214</u>	<u>419,819</u>

9 Funds

Year ended 31 December 2022	Balance at 1 January 2022	Income	Expenditure	Investment gains and transfers	Balance at 31 December 2022
	£	£	£	£	£
Endowment funds					
CJ and EJ Melbourne Fund	390,013	2,311	-	(33,189)	359,135
St John's Housing Association Fund	1,265,735	-	-	(109,485)	1,156,250
The Almshouse Christmas Fund	374,191	-	-	(32,368)	341,823
	<u>2,029,939</u>	<u>2,311</u>	<u>-</u>	<u>(175,042)</u>	<u>1,857,208</u>
Restricted funds					
Held for almshouse improvement and support generally:					
The Almshouse Association	2,934,320	33,638	(101,173)	(23,312)	2,843,473
The Thomas Groves Trust for Almshouses	372,721	80	(365)	-	372,436
	<u>3,307,041</u>	<u>33,718</u>	<u>(101,538)</u>	<u>(23,312)</u>	<u>3,215,909</u>
Held for specified recipients or almshouse groups	117,560	-	-	-	117,560
The Edward Kemp Almshouse Trust	2,776,942	62,219	(31,971)	(228,984)	2,578,206
The Jubilee Cottages Trust	92,325	-	(300)	-	92,025
The Craymer London Trust	396,610	9,161	(540)	(33,716)	371,515
The Alfred Wilson Charity for Almshouses Trust	98,467	-	(20,500)	-	77,967
The Almshouse Christmas Fund	1,595	8,898	(9,144)	-	1,349
The Mary Joan Hawley Fund	383,927	8,642	(300)	(31,804)	360,465
	<u>7,174,467</u>	<u>122,638</u>	<u>(164,293)</u>	<u>(317,816)</u>	<u>6,814,996</u>
Unrestricted funds					
General funds	378,090	697,586	(731,530)	-	344,146
Designated funds:					
Investment reserve	2,344,691	-	-	(211,587)	2,133,104
Terminal reserve	370,000	-	-	-	370,000
Strategic plan reserve	483,072	-	(58,111)	-	424,961
	<u>3,575,853</u>	<u>697,586</u>	<u>(789,641)</u>	<u>(211,587)</u>	<u>3,272,211</u>
Total funds	<u>12,780,259</u>	<u>822,535</u>	<u>(953,934)</u>	<u>(704,445)</u>	<u>11,944,415</u>

NOTES TO THE FINANCIAL STATEMENTS

9 Funds (continued)

Year ended 31 December 2021	Balance at 1 January 2021	Income	Expenditure	Investment gains and transfers	Balance at 31 December 2021
	£	£	£	£	£
Endowment funds					
CJ and EJ Melbourne Fund	342,153	3,014	-	44,846	390,013
St John's Housing Association Fund	1,117,794	-	-	147,941	1,265,735
The Almshouse Christmas Fund	330,456	-	-	43,735	374,191
	<u>1,790,403</u>	<u>3,014</u>	<u>-</u>	<u>236,522</u>	<u>2,029,939</u>
Restricted funds					
Held for almshouse improvement and support generally:					
The Almshouse Association	2,483,997	384,305	(48,511)	114,529	2,934,320
The Thomas Groves Trust for Almshouses	373,203	3	(485)	-	372,721
	<u>2,857,200</u>	<u>384,308</u>	<u>(48,996)</u>	<u>114,529</u>	<u>3,307,041</u>
Held for specified recipients or almshouse groups	117,560	-	-	-	117,560
The Edward Kemp Almshouse Trust	2,473,250	57,778	(63,500)	309,414	2,776,942
The Jubilee Cottages Trust	92,625	-	(300)	-	92,325
The Craymer London Trust	343,065	8,507	(520)	45,558	396,610
The Alfred Wilson Charity for Almshouses Trust	133,947	-	(35,480)	-	98,467
The Almshouse Christmas Fund	3,490	8,167	(10,062)	-	1,595
The Mary Joan Hawley Fund	333,227	8,025	(300)	42,975	383,927
	<u>6,354,364</u>	<u>466,785</u>	<u>(159,158)</u>	<u>512,476</u>	<u>7,174,467</u>
Unrestricted funds					
General funds	517,527	624,247	(699,158)	(64,526)	378,090
Designated funds:					
Investment reserve	1,894,948	-	-	449,743	2,344,691
Terminal reserve	370,000	-	-	-	370,000
Strategic plan reserve	604,165	-	(121,093)	-	483,072
	<u>3,386,640</u>	<u>624,247</u>	<u>(820,251)</u>	<u>385,217</u>	<u>3,575,853</u>
Total funds	<u>11,531,407</u>	<u>1,094,046</u>	<u>(979,409)</u>	<u>1,134,215</u>	<u>12,780,259</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 and support. 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 £2,133,104 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 £424,961 as a Strategic plan reserve.

NOTES TO THE FINANCIAL STATEMENTS

10 Analysis of net assets by fund

Year ended 31 December 2022

	Unrestricted funds		Restricted funds	Endowment funds	Total funds
	General	Designated			
	£	£	£	£	£
Tangible fixed assets	19,587	-	-	-	19,587
Investments	247,500	2,928,065	3,501,017	1,848,565	8,525,147
Cash and deposits	347,951	-	173,761	-	521,712
Loans to member charities (see below)	-	-	3,018,389	-	3,018,389
Other current assets (excluding loans), less liabilities	(270,892)	-	121,829	8,643	(140,420)
	<u>344,146</u>	<u>2,928,065</u>	<u>6,814,996</u>	<u>1,857,208</u>	<u>11,944,415</u>
Unrealised gains included above	27,345	323,513	386,816	204,242	941,916

Year ended 31 December 2021

	Unrestricted funds		Restricted funds	Endowment funds	Total funds
	General	Designated			
	£	£	£	£	£
Tangible fixed assets	32,361	-	-	-	32,361
Investments	212,211	3,197,763	3,832,524	2,023,603	9,266,101
Cash and deposits	249,303	-	424,983	-	674,286
Loans to member charities (see below)	-	-	2,843,288	-	2,843,288
Other current assets (excluding loans), less liabilities	(115,785)	-	73,672	6,336	(35,777)
	<u>378,090</u>	<u>3,197,763</u>	<u>7,174,467</u>	<u>2,029,939</u>	<u>12,780,259</u>
Unrealised gains included above	57,930	872,934	1,046,212	552,408	2,529,484

The total unrealised gains as at 31 December 2022 constitute movements on revaluation and are as follows:

Unrealised gains included above:

On investments

On investment property

Total unrealised gains at 31 December

Reconciliation of movements in unrealised gains

Unrealised gains at 1 January

Less: in respect to disposals in the year

Add: net (losses)/gains arising on revaluation during the year

Total unrealised gains at 31 December

2022	2021
£	£
301,102	1,888,670
640,814	640,814
<u>941,916</u>	<u>2,529,484</u>
2,529,484	1,509,402
(883,123)	(114,133)
1,646,361	1,395,269
(704,445)	1,134,215
<u>941,916</u>	<u>2,529,484</u>

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 Almshouse Trust	Other Funds	Total
	£	£	£	£	£
At 1 January 2022	2,410,641	82,846	287,799	62,002	2,843,288
Loans made	123,206	26,250	516,933	26,250	692,639
Loans repaid	(423,586)	(30,660)	(49,694)	(13,598)	(517,538)
At 31 December 2022	2,110,261	78,436	755,038	74,654	3,018,389
Due within one year	438,894	25,410	93,802	14,800	572,906

Commitments

The Association was, at 31 December 2022, committed to make available to the trustees of member almshouse charities loans of £339,328 (2021: £723,244).

11 Employees and employee costs

	2022	2021
	£	£
Salaries	421,517	458,734
Social security costs	39,254	41,630
Employer's pension contributions	36,909	40,547
	497,680	540,911
Full-time equivalent number of employees	9.7	9.8

The above costs were allocated to:	Number		Employee costs	
	2022	2021	2022	2021
			£	£
Raising funds	0.3	0.5	19,441	26,218
Costs of charitable activities	5.1	4.6	264,232	253,897
Support costs	4.3	4.7	214,007	260,796
	9.7	9.8	497,680	540,911

An average of 12 (2021: 13) persons were employed during the year. One had remuneration in the range £90,000 to £100,000 (2021: £90,000 to £100,000 one) in the year, and the Association contributed £9,291 (2021: £9,020) 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 £233,615 (2021: £299,033). Travel expenses for meetings of £530 (2021: £2,035) were reimbursed to two (2021: ten) trustees.

Pension fund contributions

All current employees are eligible to join the Association's defined contribution scheme and contributions are accounted for when paid.

NOTES TO THE FINANCIAL STATEMENTS

12 Related Parties

During 2022, four (2021: four) trustees of the Association were also trustees of The Leonard Hackett Memorial Trust, which acted as sole trustee of one (2021: one) member almshouse charity. This had loans and other advances from the Association, as follows:

	2022	2021
	£	£
The Charity of Edmund Sawyer (228798)	27,897	27,096

The names of the directors of The Leonard Hackett Memorial Trust, who are all also members of The Almshouse Association Board of Trustees, are listed on the inside cover of this annual report.

At the end of the year The Leonard Hackett Memorial Trust had an outstanding advance of £24,128 (2021: £21,073).

The Association provided management services to The Leonard Hackett Memorial Trust and The Charity of Edmund Sawyer. During the year the Association charged £2,736 (2021: £2,656) 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 £2,923 in respect of Charity Trustee Assurance (2021: £2,414).

Mr A Sedgwick is a trustee of the Lady Anne Windsor Charity which has an interest free loan from the Association amounting to £14,700 (2021: £18,900).

13 Comparative Statement of Financial Activities (SOFA)

Statement of Financial Activities (SOFA) for year ended 31 December 2021,
incorporating an Income and Expenditure Account

	Notes	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2021 £
Income and endowments from:	2				
Gifts, donations and legacies		130,491	374,944	3,014	508,449
Charitable activities		398,571	-	-	398,571
Investments		95,185	91,841	-	187,026
Total		<u>624,247</u>	<u>466,785</u>	<u>3,014</u>	<u>1,094,046</u>
Expenditure on:	3				
Raising funds		123,271	45,104	-	168,375
Charitable activities		696,980	114,054	-	811,034
Total		<u>820,251</u>	<u>159,158</u>	<u>-</u>	<u>979,409</u>
Net (expenditure)/income before investment gains		(196,004)	307,627	3,014	114,637
Net gains on investments	6	<u>385,217</u>	<u>512,476</u>	<u>236,522</u>	<u>1,134,215</u>
Net movement in funds		189,213	820,103	239,536	1,248,852
Reconciliation of funds					
Total fund balances brought forward at 1 January		<u>3,386,640</u>	<u>6,354,364</u>	<u>1,790,403</u>	<u>11,531,407</u>
Fund balances carried forward at 31 December	9	<u>3,575,853</u>	<u>7,174,467</u>	<u>2,029,939</u>	<u>12,780,259</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 2022 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 2022 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 below.

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.

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.

Use of our 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
130 Wood Street, London EC2V 6DL

THE ALMSHOUSE ASSOCIATION AWARDS

A Each year, the Association invites members to showcase their almshouse projects and achievements by entering a submission for one of our awards. In 2022, the Awards Committee was delighted to receive our members' submissions for projects completed in 2021 and it is with great pleasure that we announce the recipients of these awards.



The Almshouse Association Inspirational Homes Award 2021

sponsored by



Peter Birtwistle Trust, Peter Birtwistle House, Colne, Lancashire



Peter Birtwistle House is a new build property of twelve supported one and two-bedroom flats. Local shops and amenities are close by and easily accessible enabling residents to continue to live independently in their local community. The almshouses are part of a mixed-use retail and residential development built on the site of a former health centre. The location of the redevelopment, coupled with the opportunity to design accommodation specifically to meet the requirements of older people, supports increasing needs as time progresses.

Wyggestons and Trinity Hospital Charities, Wyggestons Hospital, Leicester, Leicestershire



Wyggestons Hospital site is spacious

with mature trees and extensive lawned areas surrounding the accommodation, which is located within the heart of the residential area of Westcotes, Leicester. It provides residential accommodation as sheltered housing or

care facilities within its own community. The thought and design process behind the project was to improve current facilities for residents and staff, bringing them in line with modern-day requirements and providing more housing for older generations.

Previously, Wyggestons was able to accommodate a maximum of 89 residents and this has now increased to 117. The new build complements the existing accommodation and does not overdevelop the site. It enhances the opportunities to live within a central location whilst providing a light, landscaped oasis within the densely built-up suburb of Westcotes. The location benefits from a number of local amenities and excellent transport links to the city.



above: Wyggestons Cottages



above: Inside the Hub cafe.

below: Hub cafe and patio.



Hallaton & Isabella Stenning Trust (HIST), Hunts Lane, Hallaton, Leicestershire



A single two-bedroom bungalow that sits comfortably within its setting, has been built in a quiet lane in Hallaton. The site falls within the Hallaton Conservation Area as well as being located adjacent to an existing Grade II listed dwelling. Hence, this new build required a conscientious and sensitive approach to the design, ensuring that there were no adverse impacts on the heritage of the adjacent properties and the wider village.

The scheme was specifically designed to ensure that it responded sensitively to the heights of the historic dwellings surrounding the site and to avoid impacting longer distance views of the church spire from Hunts Lane. A study of the existing dwellings in Hallaton was carried out and some of the more common features were used to inform the design.

Specifically, these architectural details included gable roofs, double snap brick header arches to windows,



window fenestration styles, projecting sills and traditionally styled metal rainwater goods.

The construction of HIST's almshouse was a long awaited opportunity for the charity to provide centrally located accommodation which would meet the future needs of its ageing residents, those with mobility problems and also families.



The Almshouse Association Gardens and People Award 2021



Barnstaple Almshouses, Penrose Gardens, Barnstaple, Devon



This award-winning garden design provides something for everyone who lives at Penrose. For those who love growing their own vegetables, herbs and flowers they have five large allotment plots and a communal allotment area with six smaller

raised beds, a tool shed, allotment shed and, under the stewardship of their green fingered caretaker, two communal vegetable borders and a strawberry bed. Penrose is a magnificent 20 dwelling

almshouse complex in the centre of Barnstaple built in 1624 around a cobbled courtyard. It has been important to the trustees and residents that the new gardens are in keeping with the Grade I listed buildings.

Trustees and residents are grateful to Historic England and North Devon District Council Planning Department for their expertise, advice and guidance on this project.

The community spirit and enthusiasm for the works has been incredible and thanks go to the Mayor and Mayoress of Barnstaple Town Council for donating wildflower seeds, and to St Johns Garden Centre, BJ Value House and Ground Force for their help and support.



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.

We would also like to thank all the charities and companies that have supported our Board by enabling them both time and capacity to dedicate to the leadership of The Almshouse Association:

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Spalding Town Husbands; St John's Winchester;
The Makaton Charity; The Trust Partnership;
and Thomas Christie Almshouse Charity.

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* Lifetime Association Member

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Baron Price Almshouses	Hester Clark's Almshouses	Sutton Coldfield Charitable Trust
Bewdley Almshouses	Horton Almshouses	Sydney Simmons Homes
Blandford Forum Almshouse Charity	James Goodman Charity	The Almshouse of Robert Stiles
Brunts Charity	Langley Marish United Charity	The Charity of Elizabeth Jane Jones
Charity of Roger Reede	Lionel Annesley Dorant for Almshouses	The Corporation of Trinity House
Coventry Church Municipal Charities	Mann Memorial Cottages	The Dyers' Almshouse Charity CIO
David Henry Waring Home	Mary Joan Hawley Charity	The Hospital Houses
Exeter Homes Trust	Molyneux Almshouses	The Lapworth Charity
George Green's Almshouses	Newman Hall Homes	The Richmond Charities' Almshouses
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ALMSHOUSE ASSOCIATION LOANS AND GRANTS

Grants awarded by The Almshouse Association in 2022

The Burkitt Homes, King's Lynn, Norfolk

Adam Cottam's Almshouses	Lancashire	£20,000
Annie Pahud Almshouses	Lincolnshire	£1,000
Charities of Richard Poyntz and Others	Essex	£20,000
Sir John Jacob's Almshouses	Bedfordshire	£3,000
The Old Windsor United Charities	Berkshire	£2,835
Tibberton Almshouses	Gloucestershire	£25,000

Adam Cottam's Almshouses, Whalley, Lancashire

With a grant and a loan from the Association, Adam Cottam's Almshouses were able to benefit from a new roof over all three dwellings.



With a loan from the Association, The Burkitt Homes were able to combine two small bedsits into one larger apartment. The new apartment benefits from a dual aspect living room, kitchen and utility room, double bedroom, large shower room, rear hall with a separate WC and direct access to an enclosed courtyard.

The Buchanan Trust, Bosbury Estate, Herefordshire

The Association was one of a number of funders who supported the Buchanan Trust's project to renovate their old dairy and stables to provide two, two bedroomed almshouse veteran cottages, one of which is fully Disability Discrimination Act compliant.

Handing over the keys, and (below) the renovation project before and after completion.



Charities of Richard Poyntz and Others, North Ockendon, Essex

With the benefit of a grant and a loan from the Association, old outbuildings were knocked down to allow for the extension and rebuilding of new kitchen diners to two of their cottages.



Loans made by The Almshouse Association in 2022

Adam Cottam's Almshouses	Lancashire	£52,500
Bradfield Parochial Charity	Berkshire	£31,500
Cardington Cople and Eastcotts Charity	Bedfordshire	£26,250
Charities of Richard Poyntz and Others	Essex	£52,500
Edward Mayes Trust	Lancashire	£26,250
Hugh Boscawen's Charity	Cornwall	£17,010
Jarvis Eleemosynary Charity	Herefordshire	£23,456
Judson's Homes	North Yorkshire	£40,950
Lord Leicester Hospital	Warwickshire	£52,500
Mary Drew Almshouses	Surrey	£52,500
Rowland Hill and Vaughan Almshouse Charity	Surrey	£20,099
Sloswicke's Almshouse Charity	Nottinghamshire	£29,374
The Buchanan Trust	Herefordshire	£89,250
The Burkitt Homes	Norfolk	£68,250
The Honeywood and Douglas Charity	Kent	£84,000
Wilson Memorial Homes	Cumbria	£26,250

THANK YOU ...

A huge thank you to all the almshouse charities' staff and volunteers who have kindly shared their wonderful stories and photographs with the Association, allowing us to shine a light on the compassion, community and companionship of the almshouse movement.



above: **Winner of the Hornby Hobbies Competition, Reg Jordan, resident at Penrose Almshouses, Barnstaple.**

below: **Resident twins Muriel and Maureen join in the 550th celebrations at The Hospital of St John, Heytesbury.**



above: **Almshouse Legacy Fund Christmas voucher recipients (top) a resident at Municipal Owen Carter Almshouse Charities, (above left) Mr Brooks, Pontefract and Ackworth Almshouse Charity, (above right) Marion, resident at Liversage Trust, Derby.**



above: **St John's Winchester Charity showed support for Ukraine by donating beds, hoists, furniture and medical equipment.**

below: **Maxine and Mollie celebrate becoming neighbours at the opening ceremony of new homes for Spalding Almshouse Charity, Lincolnshire.**



above: **Revival of Ceremonial Bread Presentation, Guild Cottages almshouses, Stratford-upon-Avon.**

below: **The Wollaston and Pouncefort Almshouse Charity celebrate their 300th anniversary (photo credit: Wollaston and Pouncefort Almshouse Charity).**



PANEL OF CONSULTANTS



indicates Patron's Award recipient

The Almshouse Association's Panel of Consultants offer professional advice and services to our members. Each panel member has worked with, and been recommended by, one of our member charities*.

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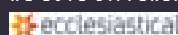
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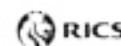


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photos (clockwise from top): Jubilee celebrations at Pontefract and Ackworth Almshouse Charity; Continuing the tradition of Wayfarers' Dole at the Hospital of St John, Winchester; Pupils from Little Sutton Primary School help the trustees of Sutton Coldfield Charitable Trust with their ambitious tree-planting project.

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