



# THE ALMSHOUSE ASSOCIATION ANNUAL REPORT 2024



PROVIDING GUIDANCE, SUPPORT AND REPRESENTATION  
TO ALMSHOUSE CHARITIES SINCE 1946

# THE ALMSHOUSE ASSOCIATION

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Registered Charity No. 245668 Registered Company No. 04678214

## Royal Patrons

HM King Charles III  
HRH The Duke of Gloucester KG GCVO

## The Board of Trustees - 2024

Andrew Barnes *	Elizabeth Fathi *
John Broughton JP	Willie Hartley Russell MVO DL *
Ed Christian *	(Chairman)
(appointed 12 March 2025, previously F&GP only)	David Healey
Clive Cook	Paul Mullis #
Rob Douglas CBE DL *#	Tricia Scouller *#
(resigned 4 December 2024)	Adam Sedgwick
Quentin Elston	Margaret Stewart *#

(\*Finance and General Purposes Subcommittee (F&GP))  
(#The Leonard Hackett Memorial Trust)

## Advisory Body

Professor Cameron Swift  
Richard Waite

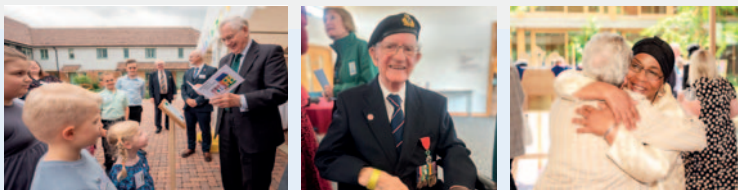
<b>Chief Executive</b>	<b>Head of Member Services</b>
Nick Phillips	Julian Marczak

<b>Honorary Treasurer</b>	<b>Head of Finance</b>
Simon Ling FCA *	Michael Drake

**Auditors:** Buzzacott Audit LLP  
130 Wood Street, London EC2V 6DL

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

**Investment manager:** Waverton Investment Management Ltd  
16 Babmaes Street, London SW1Y 6AH



cover (top): HRH The Duke of Gloucester receives a book of drawings from the children of Poland Meadow, Brockham, Surrey. below (left): Phil Sweet, resident and D-Day veteran, 100 years old, Municipal Charities of Stratford-upon-Avon. below (right): Opening at United St Saviour's Appleby Blue development, Southwark.

## Ambassadors

The Baroness Bakewell DBE HonFBA FRSA  
Peter Barton DL  
The Rt Hon. the Lord Beith  
Margaret Casely-Hayford CBE  
Tony Collinson OBE FIH  
Kevin Crossley-Holland FRSL  
Dan Cruickshank  
Judith Donovan CBE  
Robert Durie OBE FRICS  
Andrew Grant DL  
The Rt Hon. the Lord Mackay  
of Clashfern KT PC QC FRSE  
Sir Michael McWilliam KCMG MA BLitt  
The Duke and Duchess of Northumberland  
The Baroness Paisley of St George's  
The Lord Shipley OBE  
Simon Smith  
The Lord Teverson  
Sir James Tidmarsh KCVO MBE  
Sir Stanley Wells CBE  
Peter Wyman CBE DL



The national membership organisation providing guidance, support and representation to independent almshouse charities across the UK

## ALMSHOUSES AND THE ALMSHOUSE ASSOCIATION

Almshouses are a form of self-sufficient, low-cost charitable housing, held in trust for local people in housing need.

Established through philanthropy, managed and run by independent almshouse charities and led by local volunteer trustees, almshouses are the oldest form of charitable housing; 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.

In the UK today, around 36,000 people live in almshouse dwellings, where they lead independent and fulfilling lives, build friendships, improve their wellbeing, and enjoy a sense of security within their communities.

The Almshouse Association was established in 1946 to raise the profile of the almshouse movement, support all member almshouse charities in their mission to provide homes and foster a sense of community for residents, whilst also helping to safeguard historical buildings and promote the development of more and better almshouse communities.

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 VISION - for the almshouse model to be recognised as the exemplar form of community housing





## CHAIRMAN'S REVIEW

*It is with much pleasure that we present The Almshouse Association's Annual Report and Accounts for the year ended 31 December 2024.*

In my first full year as Chairman of The Almshouse Association, I have been inspired by the talent, passion and hard work of our Executive Team in serving our membership. The depth and breadth of expertise defines us as an organisation and enables us to make a lasting, positive impact on the almshouse movement, our heritage and people's lives.

2024 has been an excellent year for the Association and one of significant impact for the movement as a whole. The work of the Association is invaluable. We have the power to influence one of the most important issues of our time - affordable housing that benefits mental health and wellbeing through the almshouse movement's historic charity model of good neighbours living independent lives, in a secure, heritage environment.

There are over 1,600 almshouse charities in England and Wales providing safe and warm homes for around 36,000 residents. The almshouse movement accounts for 1% of all charities in England and Wales and the oldest charities in England and Wales are almshouse charities. The work of the movement is governed by some 8,000 trustees who give generously of their time and are pivotal in creating communities within the individual member charities.

The Association's office located at Billingbear Lodge and adjoining house near Wokingham, were gifted to the Association by the late Leonard Hackett, one of the founders and General Secretary of the Association. The Association outgrew these offices some years ago and as a result the Board took the decision to identify new offices that would serve the Association for future decades.

We were fortunate to identify an excellent set of freehold offices, contained in two buildings, in central Windsor. The new offices offer twice the accommodation, have parking for staff and visitors and we hope to offer more seminars and training events at our new headquarters in the future. The new offices will also provide the Association with additional letting income. The move to Windsor will help 'future proof' the Association, allowing it to grow organically and to offer a broader range of services to our members. The Board has therefore decided to sell the offices and house at Billingbear and the expected proceeds will broadly cover the cost of the new freehold offices in Windsor, which the Board unanimously agreed should be named 'Leonard Hackett House'.

One of my objectives on becoming Chairman was to put the Association on a more secure financial footing. For many years, the Association has only covered about half its costs through membership subscriptions and this was not sustainable as we were relying on using long-term reserves. The Association's level and range of services and guidance have increased significantly over the past few years and, as such, the Board felt that it was necessary to increase membership subscriptions such that in 2024 subscriptions covered 70% of our running costs. I am delighted to report that the vast majority of members supported this increase. We lost a small number of members due to the increase and we hope over time we can persuade them to rejoin. The Board's aim is to cover the running costs of the

Association by the end of 2027 which may entail a further modest increase in subscriptions in that year. By freeing up our reserves, the Association can assist those more challenged almshouse charities who require grants and additional support to carry out essential repairs and improvements.

The Association is a charity that is well placed to do more for its members, our heritage and for almshouse residents, and it has a role to play in addressing some of the key issues facing society. We must all work together to preserve and promote our almshouses, heritage and traditions. I want to ensure that the Association, which is privileged to be able to take such a long view, plays a leading role in realising these ambitions.

This year we have given more focus to looking forward and ensuring the Association, and all that we do on behalf of our members, is here for generations to come. The Association, led by Nick Phillips, Chief Executive, has been working diligently to persuade Government to recognise almshouses as 'affordable housing' in government legislation.

Our members have been most helpful in contacting their local MPs, notably after the General Election in July. Over 100 MPs have supported our cause for almshouses to be recognised as 'affordable housing'. The proposals were not integrated into the revised policy, however our discussions are on-going. One important development we have been promoting in 2024 has been Member Charity Health Checks, an initiative we hope to roll out to all our members by 2030.

I would encourage you to participate in this initiative. During the year we were informed that His Majesty The King had agreed to continue as our Royal Patron. The King has been an active supporter of the Association over many years and we continue to submit new architectural developments to him for the annual Patron's Award. We are also fortunate to have HRH The Duke of Gloucester as a Royal Patron and he visited almshouses



HM King Charles III

I would like also to thank Nick Phillips and the Executive Team for their commitment in implementing our strategy to 2030 and their thoughtfulness around the ways the Association continually strives to be a leading membership organisation. The team at Billingbear has delivered a great performance over the year and this Annual Report is a wonderful tribute to their dedication, imagination and sheer hard work. I thank them for everything they achieved in 2024. In addition, I would like to express my gratitude to all our Board members for their fantastic work throughout the year, helping to put member trustees at the heart of everything we do and making sure we are always guided by the experiences of the trustees, clerks and residents we exist to support.

There have been some changes at Board level. At the end of the year, Rob Douglas retired as a Board member after nine years of service. We will miss Rob's excellent contribution and wise counsel.

We are delighted to welcome Ed Christian to the Board in 2025. For several years Ed has served as a co-opted member of the Finance and General Purposes Subcommittee

in Cambridgeshire and Surrey during the year. I would also like to recognise our Ambassadors who do so much on behalf of the movement. Without their continuing support and encouragement, our achievements would not be what they are.

will be joining the Board as Treasurer. John will take up this position from the AGM in June. While drafting this summary, it is with great sadness that I must report our dear friend and long-term almshouse champion, Richard Knipe, has died. His support to his own almshouse charity in Spalding, to the Board and to Nick and the team over many years has been of immeasurable value. We will all miss him greatly.



left to right: HRH The Duke of Gloucester with Willie Hartley Russell and Almshouse Association CEO, Nick Phillips.

One of the most enjoyable and rewarding parts of my job as Chairman is visiting our member charities throughout the country and meeting them at seminars. We have an excellent network and collaborative nature and I am looking forward to visiting more member charities, if asked. Equally, we have an important partnership with City and provincial livery companies, many with a long tradition of almshouse provision.

The support and encouragement that livery companies provide is central to our mission. I am pleased to report the Association has applied to the College of Arms for a Grant of Arms. The Arms should be granted towards the end of 2025 or early in 2026 and will reflect our heritage, work and service to the community.

Finally, I want to thank all our members and Regional Peer Representatives for their support of the Association.

We are now better placed than ever to make the most of being an Association, working together as a social movement, made up of the national charity and almost 1,600 member charities. Your commitment has never been more important and nothing would be possible without it. Thank you for being part of our vital work. Your membership and support are the future of the Association and I hope to see many of you at Members Day in central London on 19 June 2025.

As we progress through the next year with our renewed vision, we have a clear set of objectives and a plan of action to fulfil our mission. I have no doubt the Association will continue to be a thriving hub of creativity, activity and innovation both for the nation and our member charities. In this Annual Report, you can read more about our achievements and the processes we have put in place to succeed in our ambition to provide more for our members. You can also read about our future plans and strategy to 2030. This report contains our full financial report and accounts, as well as legal and administrative information about our Association.

I commend this report to you.

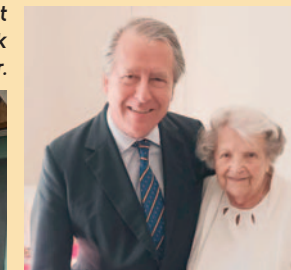
**Willie Hartley Russell**  
Chairman of The Almshouse Association



above: Dr Lauren Sullivan, MP (centre) and Cllr Daniel Adewale King, Mayor of Gravesham (right) with Association Chairman, Willie Hartley Russell at Henry Pinnock and Victoria and Albert Memorial Charity, Gravesend, Kent.



right: Willie Hartley Russell with a resident of the Worshipful Company of Framework Knitters almshouses, Oadby, Leicester.



left: Willie Hartley Russell at The Friendly Almshouses in London SW9 with (left) Joan Walker, trustee and (right) Felicity Stonehill, Chair.

and has got to know the Association well. We look forward to benefitting from his financial expertise. Over the course of 2025 and 2026 we will be welcoming a further six new trustees to the Board who are actively moving through an induction process.

At our AGM on 19 June 2025, Simon Ling will step down as our Treasurer having formerly been our Head of Finance. I am delighted to report that John Graham, formerly Finance Director at the NSPCC and then the Royal British Legion,



# CHIEF EXECUTIVE’S REPORT

We are all too aware of the desperate and urgent need for affordable housing. There are increasing numbers of older people and young families with low or no income finding themselves in positions of housing need, uncertainty and isolation. Homelessness, poor housing and loneliness impact thousands in our society. Some have been able to find a stable home and warm community in the almshouse world, largely thanks to the fantastic work of clerks, wardens and some 8,000 trustees of our membership.

In 2024, The Almshouse Association member charities faced significant strategic challenges. A substantial change in legislation, funding and statutory requirements, rising building costs, difficulty in recruiting trustees, increasingly frail residents and the responsibility of preserving historic buildings all contributed to the pressures felt by trustees. Despite these challenges, they work tirelessly to preserve and maintain these wonderful buildings and, most importantly, foster vibrant communities, ensuring that every resident has a warm home and good neighbour.

Led by our Chairman, Willie Hartley Russell, the Board of Trustees reviewed the planned strategy taking the Association to 2030. The strategy is considered to be robust and the Board is confident that it responds clearly to the challenges detailed above.

unlikely to move on its position. In discussion with our members, the Association put forward a proposal for a Code of Conduct and membership of an Ombudsman Scheme, which an overwhelming 98% of our membership (who responded to our survey) supported. This work will



above left: Will Forster, MP for Woking with Association CEO, Nick Phillips at an almshouse information ‘drop in’ for MPs and their staff at Portcullis House, Westminster.  
above right: Lunch with residents of Weavers’ almshouses, London. right: Nick Phillips was a guest speaker at the Worshipful Company of Weavers’ Charter Dinner.



During 2024, in support of our trustees and over 1,000 clerks, the team has responded to over 3,800 enquiries on a variety of matters ranging from legal and building issues to frail resident challenges. Our work with the Government continues. Currently, almshouse charities are excluded from Section 106 funding, a local affordable housing fund, because the definition of affordable housing in the National Planning Policy Framework (NPPF) excludes all but larger registered housing associations and is not designed for small charities. The only available option for almshouse charities who wish to be recognised and receive this support is for them to become Registered Providers, which, we feel, is disproportionate and onerous in view of the average size of almshouse charities. In 2024, the Association engaged directly with the new Government, raising numerous questions to Ministers in The House of Commons seeking to amend the current NPPF and include almshouses in the definition of affordable housing. MPs have suggested that without some form of accreditation or assurance, the Government is

need to continue in 2025. In addition, further legislation is expected in the social housing sector and almshouse charities will need to decide whether they wish to be social housing providers or a unique form of charity that has been in existence for over a thousand years. The Association is grateful for the support received from a number of organisations including the Charity Commission, the National Housing Federation, the Regulator of Social Housing, Homes England and Housing LIN. We remain committed to collaborating with all parties to see the proposed amendment in Government guidance accepted and successfully implemented. The Association was honoured and delighted when His Majesty The King confirmed the continuance of his role as The Royal Patron of The Almshouse Association. This, together with the dedicated support of HRH The Duke of Gloucester whose visits to our members are always a great honour, is a wonderful morale boost for



both the Association and our members. Both His Majesty The King and HRH The Duke of Gloucester inspire involvement in the almshouse movement, helping to raise the profile of almshouses in the local community and on a national level. During 2024, the BBC, ITV, Channel 5 and national newspapers have all covered the great work of almshouse charities. As well as making warm and wonderful news stories, we believe that much of the awareness of the almshouse model comes from sound research. In previous years, we have funded independent research revealing that residents of almshouses can live up to 2.5 years longer in almshouses compared to those



living in similar forms of housing. This year we held the first of our research workshops bringing together a group of people interested in almshouse research from the UK's top universities, The Dunhill Medical Trust and academics from overseas. This has led to the development of further research into the almshouse model for the future. Additional funding is still being sought to advance this important work. The Association finishes the year in a sound financial position. Investment valuations, which have been on something of a roller coaster over the last few years, closed in a good position. While fundraising remains a challenge, it is showing some signs of improvement. The fundraising strategy of working closely with our Vice Patrons is proving to be a valuable approach. Almshouses are among the few organisations that continue to operate in the same way they were originally intended centuries ago. Preserving the heritage of almshouses is an important aspect of our strategy. The Association is working with key partners at The National Trust, Historic England, English Heritage, The Church Commissioners, The Duchy of Cornwall, The Grosvenor Estate and many others to investigate matters such as emerging EPC regulations and their impact on old and listed buildings. The Association was created to help make the lives of trustees easier. The Association staff are dedicated, proactive and innovative in their drive to support trustees and clerks. Our specialist teams in finance,



above: HRH The Duke of Gloucester (right) at Girton Town Charity's award-winning Passivhaus almshouse development in Cambridge, with (from left) Charity Chair, Ann Bonnett; Association CEO, Nick Phillips and Association Chairman, Willie Hartley Russell.  
left: Research Group explores Hopton's Almshouses, Southwark, London.

marketing, PR, events, fundraising and engagement are second to none in their professionalism and commitment. We have a formidable team who will see the Association develop and almshouses properly recognised as the exemplar form of community housing. The team will work with our members to protect and continue this unique form of charitable housing for the next century. We are delighted that more housing charities are converting to almshouses and joining the Association network to which they are most welcome. Despite the strong demand for accommodation in almshouse communities and the growing awareness of the unique and impactful nature of almshouses, I am saddened that no new almshouse charities have been established since 1983. We will persist in advocating for change and aim to establish a new generation of almshouses addressing local housing needs. Alongside working with the Government to support our members, we continue to strive to provide the best service: training, guidance, help desk, web support, Standards of Almshouse Management guidance manual, model policies and templates, legislation updates, seminars and regional meetings. We always remember that The Almshouse Association was established by our members to provide support services, raise the profile of almshouses, influence policy and maintain processes, policies and standards on which members can rely. We are all focused on making the lives of our trustees and clerks easier, to protect the charity status of almshouses and raise almshouses high in public and political awareness. Our members are our customers and we are committed to serving you so that you may in turn support the residents of your almshouses.

Nick Phillips  
Chief Executive of The Almshouse Association



# THE ALMSHOUSE ASSOCIATION MEMBERSHIP

## Membership

Total number of members	1,552
Total number of sites	2,496
Members gained/(loss/merger)	3/(27)

## Charity type

Charitable company limited by guarantee	46
Charitable Incorporated Organisation (CIO)	103
Unincorporated	1,403

Registered Providers	283
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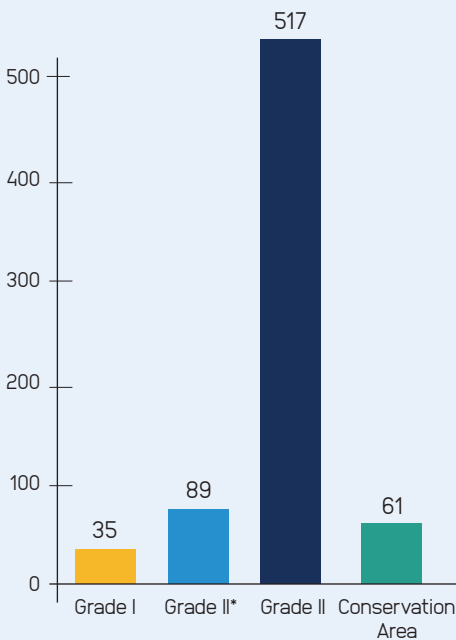
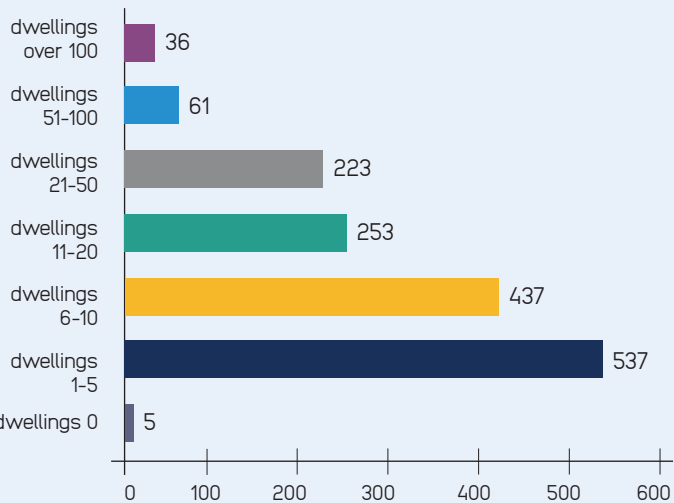
## Member charities

(approximate figures)

Total dwellings	29,324
Total residents	33,466
Charities with a warden	671

## Almshouses with listed/conservation area status

## Almshouse charities by size

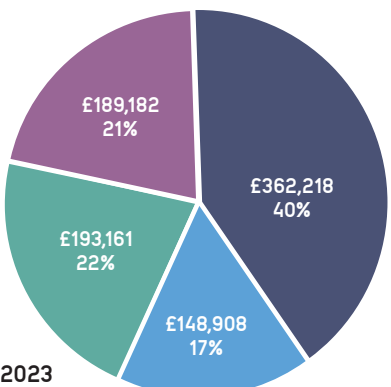
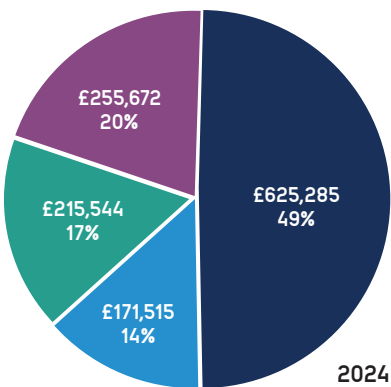


## Income at a glance

2024 - total: £1,268,016

2023 - total: £893,469

Gifts and donations Members' subscriptions Other charitable activities Investment income



# STRUCTURE, GOVERNANCE AND MANAGEMENT OF THE ALMSHOUSE ASSOCIATION

The Almshouse Association Board is responsible for shaping and reviewing strategy. The Board delegates authority to deliver that strategy to the Chief Executive Officer and staff. The Board is supported through subcommittees that include, Finance and General Purposes (chaired by Andrew Barnes) and Nominations (chaired by Paul Mullis). Other special purpose subcommittees may evolve and be developed to address particular issues. The Board reviews the strategy in detail at the annual Awayday and considers the current strategic position, as well as new or developing risks.

## New appointees to the Board

At the end of 2024, Rob Douglas stepped down from the Board after nine years of dedicated service. Throughout his tenure he provided great insight and imagination in solving challenges for the Association and its members. Rob served on various subcommittees and, most notably, oversaw the support to many almshouse charities under The Leonard Hackett Memorial Trust which supports almshouses as a 'trustee of last resort'.

Over the next few years, the Association will see a rotation of trustees retire at the end of their set term of office (typically three terms of three years). In preparation, Paul Mullis, Chairman of the Nominations Subcommittee, was asked by the Board to develop a formal process for identifying and recruiting potential new trustees. After a wide-ranging advertising campaign designed to appeal to diverse potential applicants, we were overwhelmed with the quality and scale of applications.

A team from the Nominations Subcommittee interviewed and offered positions to six new trustees of exceptional calibre. These trustees will join the Board as observers for two meetings before committing to join for the longer term. In addition, the Nominations Committee and Board have been pleased to appoint John Graham as the Association's new Treasurer with effect from the AGM on 19 June 2025. John, formerly Finance Director at the Royal British Legion and the NSPCC, is also expected to become a trustee.

## PUBLIC BENEFIT

The Almshouse Association was established in 1946 to support almshouse charities in two fundamental ways: raise the profile of the almshouse model and support trustees in their role.

The Association is also given the remit to commission research, draft policies for members, set standards to help members, develop templates, carry out training, speak to and influence government policy where it impacts members, represent the almshouse movement through public engagement, hold networking events, provide grants and loans, raise income through fundraising and investments and support the maintenance of almshouse buildings.

The result of achieving this means that around 36,000 residents have better-informed and supported boards of trustees running almshouse charities.

## 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. LHMT has been managing the conservation and refurbishment of the 17th Century charity, Edmund Sawyer Almshouses in Kettering. Following the successful completion of the work, new trustees are being sought. LHMT is currently reviewing how it can add greater impact for member charities, particularly focusing on the growing number of small charities facing building and governance challenges.

*"LHMT has been the vital trustee of last resort. This model may need to change to become more effective and add even greater impact in the future."*

*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 Chief Executive Officer 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 Register is updated and reviewed at every Board 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 Customer Relationship Management system, website and maintaining good communication with members through the website and emails places a high degree of reliance on robust IT systems.	IT support outsourced to a specialist provider. Regular communication with the IT provider. Cyber Essentials security process in place. Regular security testing by IT support. Emergency back-up plan in place.
Operational	Procedural and systems documentation.	Lack of awareness of procedures and policies.	The Board and staff have access to the Association’s policy documents. Ongoing compliance reviews. Regular review of policies and procedures. Regular senior leadership team meetings.
Financial	Loss of fundraising and investment income.	Income required to support functions. Subscriptions historically have not covered operating costs. Increased demand on charitable trusts that focus on awarding grants to charities. Awarding grants and loans to members in need will be influenced by our ability to replace funds.	Fundraising Administrator engaging with donors and trusts. Members’ fees reviewed to ensure the Association remains financially sustainable.
Reputational	New and existing government policies negatively impacting members.	Government policy impacting members and the Association. Policies that may weaken the integrity of the charity model.	High level engagement with Peers, MPs and civil servants. Direct engagement with the Secretary of State. Clear key messages on behalf of our members. Consult with the Charity Commission to ensure integrity of the almshouse model.
Reputational	Poor member charity governance.	Member charities not providing an acceptable standard of accommodation and support for their residents. Members not engaging with support from the Association. Poor governance through lack of trustees.	Accredited training programme open to all members. Accredited online training. Focus on identifying those members who might require additional support. Developing support to attract new trustees to the movement.

STRATEGY TO 2030

The strategy to 2030 is regularly reviewed in detail by the Board to assess the changing needs of members and wider external events. The current strategy has been tested and found to be sound, however a greater emphasis has been placed on supporting charities in their mission to recruit new trustees. This aspect has been driven by feedback from members, particularly smaller charities in



The Almshouse Association Board of Trustees and Senior Leadership team at the Association meet to plan a 50-year strategy for almshouses at the annual Board Awayday, Bowden Hall, Gloucester, in October 2024. left to right: Association CEO, Nick Phillips, trustees: Rob Douglas, Simon Ling, Paul Mullis, Margaret Stewart, Quentin Elston, John Broughton, Tricia Scouller, Liz Fathi, Executive Assistant to CEO, Angela Waters, trustees: Andrew Barnes, Adam Sedgwick, Willie Hartley Russell (Chairman), David Healey and Association Head of Finance, Mike Drake.

rural areas who continue to struggle to recruit new trustees. Based on information reported in Member Charity Health Checks, insufficient recruitment of skilled trustees continues to pose the greatest threat to the sustainability of many charities. We have been tasked with supporting members in strengthening their recruitment process. Other key features of the strategy, as reviewed this year, includes the addition of a new CPD accredited recruitment workshop, wider engagement with philanthropy to see new almshouse charities established, upgrading and simplifying access to Standards of Almshouse Management, deepening influence with local government and amending the National Planning Policy Framework to include almshouses in the definition of affordable housing. It was recognised that the following aspects of the strategy remain important but yet to be achieved: Code of Conduct launch, targeted profile raising and increased support for charities holding historic buildings.

POLICY AND ENGAGEMENT

The move of the Government over the last five years has been towards greater regulation of the housing sector. Almshouses are, first and foremost, charities and are governed by the rigorous guidance of the Charity Commission. As would be expected, almshouses are subject to all the standard fire and health and safety regulations. We have worked with the Government to try to amend the National Planning Policy Framework to include almshouses as a recognised form of affordable housing. This framework is taken as a defining statement by local government in supporting affordable housing with Section 106 funds and other local government policies such as Selective Licensing. Since almshouses are the oldest form of affordable housing, it seems unreasonable for our members to be excluded. Following the introduction of the Social Housing Act 2023, the implications for members who have become Registered Providers (Regulated) have been significant. The Act requires all service providers, which may include clerks, to become qualified to degree level in a Chartered Institute of Housing qualification and for directors to take a more strategic based housing qualification. We have worked hard with the team in Government developing the guidance around this policy to seek a sensible exemption for trustees and clerks of small almshouse charities. The qualification requirement is disproportionate for all but a few almshouse charities and does not include a module reflecting the running of a charity. We await the outcome of the consultation; we are hopeful that our involvement has led to a review of the ‘no exemption’ statement in the Act.



Nick Phillips, CEO with Neil Coyle, MP for Bermondsey and Old Southwark at the Houses of Parliament.



Nick Phillips, CEO and Julian Marczak, Head of Member Services ran a training day on almshouse governance for Charity Commission staff.

Our work with other consultations on behalf of members is time-consuming but essential if we are to protect the charity model of almshouses. We have developed strong partnership alliances in our work and we are supported by MPs, Peers and other organisations. The National Housing Federation, Housing LIN, the Charity Commission, The Regulator of Social Housing, the Housing Ombudsman Service, Homes England, ACRE and RABI have all worked to support The Almshouse Association in championing our members.



OUR SERVICES

Member enquiries and support



Guiding and supporting our members on a broad range of topics

Membership enquiries by type:

Accommodation	560
Finance	173
Governance	351
Health & Safety	53
Land & Buildings	181
Loans & Grants	146
Policies	152
Residents	369
Staff	155
Other	1,721
Total enquiries received in 2024	3,861

Member almshouse charities email or telephone The Almshouse Association for guidance on issues they face in their day-to-day running on a wide range of subjects from governance to resident issues as well as property and energy matters. In cases where members require specialist professional advice, the services of our Panel of Consultants are called upon. The Association's Standards of Almshouse Management is valued by the membership as a key reference manual, along with our model policies and templates. These are regularly reviewed to ensure they are up-to-date with new and changing legislation and continue to meet the needs of our members.

Maintaining close, on-going communication with our membership is a priority. Great importance is placed on the Association's website, members forum, The Almshouses Gazette and e-bulletins. Together they provide a comprehensive range of information and guidance on which our members rely. Our team of Regional Peer Representatives provides additional support by visiting charities and acting as a vital link between members and the Association. The Association recognises the significant challenges faced by some charities, including difficulties in recruiting trustees, securing funding, and addressing the maintenance of ageing buildings. We are aware these

organisations require additional support, although limited capacity or a lack of IT skills within a few charities can make engagement and assistance more complex. Our team works with the trustees to help turn the charity round to a sustainable future and to help ease the worry of the trustees.



Member charity health checks



Supporting the smooth and efficient running of almshouse charities

232 charity health checks      41 site visits

Member Charity Health Checks, together with guidance notes, were introduced to assist members in measuring and monitoring their performance. Feedback is provided in the form of a short report to each charity with the Member Services team on hand to provide one-to-one assistance. It is encouraging to see the positive impact this is making to our members.

55 charities are currently receiving additional guidance from the Association and with our support in 2024, 76 charities have once again become successful, well-governed charities. It is the Association's goal that all member charities are successful and well-governed by 2030.

Training and events

Delivering tailored training for almshouse charities and connecting trustees, clerks, CEOs and wardens



Our CPD-accredited 'The Almshouse Way' course, which provides training for new trustees and clerks, as well as those wishing to update their knowledge, continues to be popular with most courses oversubscribed. The course has been run across the country from Hartlepool to Redruth and Abergele to Maidstone and, in response to demand, 20 more courses are planned for 2025.

Seminars for trustees and clerks were held in Oxford, Tunbridge Wells, Leicester and Shrewsbury. Regional Meetings, which were also held across the country, continue to be popular. Further support for members is provided through webinars, which in 2024 covered a range of topics including safeguarding, The Charities Act 2022, setting aside residents' appointments, maximising weekly maintenance contributions and updating and modernising governing documents.



A new CPD-accredited 'Trustee Recruitment Workshop' was launched at the beginning of 2025 guiding members through a robust recruitment process. The workshop allows trustees to develop a more targeted recruitment plan to find those elusive trustees with a range of skills, knowledge and experiences that will help maintain and strengthen almshouse charities into the future.

These various courses and events highlight the extent to which trustees, clerks and scheme managers value the opportunity to network and share common issues. To this end, the Association remains committed to organising such events in the future.



The Almshouse Way training at St Day, Redruth, Cornwall (above) in September 2024 and at Abergele, North Wales (below) in June 2024.



25 The Almshouse Way courses with 380 attendees  
4 seminars with 141 attendees  
5 regional meetings (organised by the Association) with 108 attendees  
5 webinars with 638 attendees  
1,200 online training courses completed



Grants and loans

Financially assisting with the cost of repairs, remodelling, refurbishing and building new almshouses

The Almshouse Association offers grants of up to £25,000 to member charities that are in urgent need of financial support and who would be unable to afford to repay a loan.



Loans of between £25,001 and £100,000 can also be applied for. All loans are repayable over a 10-year period and are offered on an interest-free basis. Apart from a one-off administration fee calculated at 5% of the amount loaned, which is paid as part of the loan instalment repayments, there are no other costs attached.

Grants totalling £60,000 awarded to 3 member charities  
Loans totalling £813,667 awarded to 13 member charities

Grants made by The Almshouse Association in 2024

Abergwyngregyn Almshouse Charity	Gwynedd	£10,000
Jesus Hospital	Kent	£2,000
Lawrence Sheriff Almshouses	Warwickshire	£25,000
The Elbourn Memorial Housing Trust	Hertfordshire	£25,000

Above: Lawrence Sheriff Almshouses, Rugby received a grant to support enabling works prior to the remodelling of their 11 almshouses.

Below: The Earl of Southampton Trust received a loan to support the conversion of a ground floor day room, no longer in use, to a one-bedroom almshouse.



Loans made by The Almshouse Association in 2024

Charity of Thomas Amphlett	Northamptonshire	£5,397
Dr Radcliffe's Almshouses	Oxfordshire	£42,000
Rowland Hill and Vaughan Almshouse Charity	Middlesex	£15,528
Sheppard's Almshouses	Hampshire	£105,000
The Almshouse Charity of Sir John Offley	Staffordshire	£52,500
The Berry Housing Trust	Kent	£26,250
The Charity of Sarah Bernard	Essex	£26,250
The Earl of Southampton Trust	Hampshire	£105,000
The Elbourn Memorial Housing Trust	Hertfordshire	£78,750
The Frances Geering Almshouse Charity	Oxfordshire	£51,352
The James Charities	Birmingham	£74,550
The William Holmes Almshouses	Derbyshire	£52,500
Thomas White Cottage Homes (2016) Charity	Worcestershire	£5,303
Viscountess Barrington's Homes for Disadvantaged Ex-Service Personnel CIO	Wiltshire	£105,000

Insurance

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

- Grout Insurance Brokers Limited (Grout), which is part of the Benefact Group, whose almshouse policies are underwritten by Royal & Sun Alliance Insurance Ltd (RSA)
- Brown & Brown (previously Higos Insurance Services Limited prior to its rebranding on 3 March 2025), whose policies are underwritten by Ecclesiastical Insurance Office plc.

During the year, The Almshouse Association received donations of £30,000 from Grout, £30,000 from RSA and £20,836 from Brown & Brown.

Supporting the almshouse movement

Spreading the word

In 2024, The Almshouse Association secured good coverage in national and regional/local press, surpassing 2023 achievements and reflecting growing awareness of the movement. The Association CEO was also called upon by TV channels to act as the spokesperson for almshouses on topics such as social housing, the affordable housing crisis and 'retired and renting'.



Publicity

- BBC One Morning Live
- Channel 5
- ITV London News
- The Times
- The Telegraph
- Financial Times
- Norfolk Life
- Country Life
- Inside Housing



Nick Phillips, CEO on BBC One Morning Live, 18 September 2024

Gaining recognition and support

Our social media accounts have seen a healthy growth in followers. They continue to be a great platform, not only for highlighting almshouse charity news and stories and engaging with MPs and sector leaders, but also for campaigns such as 'Will You' (legacies), trustee recruitment, National Planning Policy Framework changes, and communicating the Association's comments on housing and legislation.



- Website users in 2024 - 81,000
- Website views in 2024 - 521,000
- LinkedIn - 49% increase in followers
- Facebook - 27% increase in followers
- Instagram - 17% increase in followers



Engagement and promotion

We have tracked growing interest in almshouses through increased website visits and positive feedback from members on our supportive content. We experienced a 75% increase in the number of visitors to our website after our BBC One interview on how almshouses are providing affordable homes for older people.

Members of the public wishing to find out about almshouses or the Association need only type the word 'almshouses' into their search engine and The Almshouse Association can consistently be found on page one of browser searches. This is giving greater recognition for our branding.



We are actively encouraging members to use The Almshouse Association Member logo on their websites, social media, promotional material or stationery. It is important to us that our logo represents a shared sense of community reflecting our commitment to excellence and the pride we all take in our collective mission to:

'Create affordable, warm and safe homes in friendly communities for people in housing need, preserve the legacies of the almshouse movement and protect our national heritage.'



Supporting the almshouse movement

Ambassadors

Our Ambassadors are a great support to the team here at the Association in our ongoing quest to raise the profile of the almshouse movement. We were thrilled to have Peter Barton take part in our special summer event at The Charterhouse as well as the inclusion of his insightful article in the Autumn Friends Newsletter where he shared his appreciation for the heritage and community spirit of almshouses. Ambassador, Simon Smith continued to deliver his renowned talks on almshouses throughout 2024.

Almshouse Association Ambassador, Simon Smith at the Wigginton History Society, Herts, April 2024.



Royal visits

Our Royal Vice Patron, HRH The Duke of Gloucester demonstrated the Royal Family’s commitment to almshouses through two significant visits: Girton Town Charity’s innovative Passivhaus-standard development and The Poland Trust’s Poland Meadow, a new development that supports local young families through donated land and innovative funding. Both shine a light on the progressiveness of the almshouse movement and underline the importance of philanthropy.



HRH The Duke of Gloucester enjoyed tea and cakes with guests during a visit to Girton Town Charity almshouses, June 2024.



Young families were excited to meet the Duke when he visited their homes at Poland Meadow, September 2024.

Gaining support

Philanthropic giving and generational legacies played an important role in our engagement strategy for 2024. During the summer, The Almshouse Association brought together a group of distinguished guests at The Charterhouse in London for an afternoon of inspirational talks from philanthropists, charity CEOs and almshouse residents. Their words underscored the almshouse movement’s direction for the future and highlighted how almshouses have profoundly changed people’s lives. The event sparked renewed interest in partnering with the Association to raise awareness and support future developments.



Established in November 2023, our Friends of The Almshouse Association club is growing and bringing together individuals who all share a passion for almshouses. In 2024, our friends were given two behind-the-scenes almshouse tours and two issues of our Friends in Alms newsletter. We also expanded our scope to include Corporate Friends and were pleased to welcome two businesses into our growing community.

left: The Charterhouse, London. right: Almshouse Association Friends tour, Morden College, October 2024.



Fundraising and legacy programme

We made good progress in our fundraising efforts in 2024. We focused on broadening our outreach to new trusts and foundations, resulting in more funding applications. This approach has helped raise awareness of the critical work The Almshouse Association undertakes and, along with the continued generosity of existing donors, has contributed to a more sustainable funding base. We have also grown our Vice Patron network of influential supporters to help advance our fundraising efforts and strengthen our reach.

Our legacy campaign continues and we are seeking to encourage people to support the Association with a bequest. These future contributions will be pivotal in securing the long-term future of the Association’s loans and grants programme, allowing us to continue to assist member charities in maintaining and improving their almshouses and ensuring our work benefits future generations.

Research

The Almshouse Association’s inaugural Research Workshop in January 2024 confirmed the growing interest in the almshouse model and its positive impact on residents. Over 30 researchers from across the UK and Europe explored key topics, including architecture, community dynamics, history and the role of governance in residents’ wellbeing. The outcome was an agreement on further research to strengthen evidence supporting almshouses, aiding their expansion and influencing policy.



Research Workshop, January 2024.

The Great Almshouse Census

- allowing us to speak with confidence and authority about the almshouse movement

Our engagement with MPs, councillors, Peers, planners and the press has shown The Almshouse Association that robust data is crucial to support our campaigns to preserve the unique character of almshouses and ensure they are recognised by the Government as a genuine form of affordable housing. Additionally, we must continue evolving our services to address both current and future needs - simplifying the roles of trustees and clerks while, in collaboration with our members, shaping a sustainable, long-term vision.

To speak with confidence about the almshouse model and those it serves, we needed to undertake an almshouse census, something we do not believe had ever been attempted since the almshouse movement began over a thousand years ago. So, towards the end of 2023, we sent out our first census questionnaire.

It was important we received responses from as many almshouse charities as possible - big, small, old and new. We used all means of communication available to us - post, email, website, flyers, meetings, training seminars, telephone and, after six months, we had received responses from 50% of our membership. 100% would have given us the perfect picture but 50% has given us a good indicator of where we stand and where we need to be.

Many thanks to all the almshouse charities who supported this important campaign.

What the census showed us

- Majority of trustees are aged between 60-80.
- Representation from all but one ethnic group on trustee boards.
- Residents from all ethnic groups live in almshouses.
- Most common beneficiary conditions were financial need and living locally.
- 50% of almshouse charities have eight or fewer dwellings.
- Weekly Maintenance Contributions for a 1-bedroom almshouse dwelling range from £124 to £143.
- On average, there have been 100 set asides a year. 72% due to the resident no longer being able to live independently and in 28% of cases the reasons cited were arrears or antisocial behaviour.
- 6% of Chairs predicted that in the next ten years their charity will either have merged or closed.
- Approximately 1,100 units are planned to be built in the next five years.



# FINANCIAL REVIEW 2024

## Overview

	2024 £	2023 £
Income	1,268,016	893,469
Expenditure	(1,125,795)	(1,035,907)
Net income/(expenditure) before investment gain	142,221	(142,438)

The Statement of Financial Activities shows that The Almshouse Association’s net income before investment gains for 2024 was £142,221 (2023 net loss £142,438). Net gains on investments amounted to £887,124 (2023 £870,356). Total funds as at 31 December 2024 were £13,701,678 (2023 £12,672,333) divided between unrestricted, restricted and endowment funds. Of that total, £9,254,622 (2023 £9,159,860) is invested in various forms and £3,463,512 (2023 £3,277,276) had been lent to member charities. Net income before investment gains was £114,530 in respect of unrestricted funds, net income of £25,127 relating to restricted funds and income of £2,564 in respect of endowment funds. Total income of £1,268,016 was up 41.9% primarily due to an increase in Members’ subscriptions up £263,067 on last year and additional public fundraising of £66,200. Dividends receivable from investments were up 10.5% due to a recovery in dividend yields on the Association’s investments. 2023 had been affected by the cost of living crisis and an increase in energy prices due to the war in Ukraine. Total expenditure of £1,125,795 was 8.7% higher than the previous year mainly due to an increase in staff costs to support member services and professional fees to support the almshouse movement in parliamentary and statutory law discussions. There continued to be a high level of grant and loan applications from members, as members looked to improve or develop almshouses following a slowdown in work during the Covid pandemic.

## Unrestricted funds

Unrestricted funds are those available for any purpose consistent with the Association’s objectives. Income from all sources amounted to £1,056,488 (2023 £732,420); 59% was derived from members’ subscriptions, 12% from public fundraising, 10% from investment income and the balance raised mainly through services to member charities. Reserves are held to ensure continuity of service to members and to provide investment income. A designated investment fund which amounted to £2,767,691 on 31 December 2024 was held to generate

income to cover some of the shortfall between members’ subscriptions and the annual cost of running the Association. A designated terminal reserve fund of £460,000, 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. The Association’s Strategy Plan on page 9 sets out the Association’s plans to enhance the support provided to member charities and to develop services. During the year £25,972 of the reserve was utilised, leaving a reserve balance of £305,521. The remainder of the unrestricted funds constitute the Association’s free reserves, which amounted to £327,588 and is less than four month’s running costs. During the year, the Association acquired a new site in Windsor which, including associated professional fees, amounted to £1,543,295. In these financial statements the building to be occupied by the Association has been included in tangible fixed assets amounting to £777,430 and the building that will be available to be sub-let has been included in investment properties amounting to £765,865. During 2025 the Windsor site will be refurbished and once staff have been relocated, the existing Wokingham site will be sold.

## Restricted funds

Income from all sources amounted to £208,964 (2023 £158,830); this increase was primarily due to higher public fundraising donations. 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 2024, £745,380 (2023 £777,767) was advanced in new loans and at the end of the year the total value of loans provided and outstanding was £3,463,512. This figure includes an administration fee of 5% which is added to offset some of the Association’s costs. The total grants made in 2024 were £73,815 compared with £54,590 in 2023.

## Investment policy and performance

Waverton manages the investment funds for the Association as a single amalgamated fund comprising the invested portion of unrestricted, restricted and endowment funds. During the year, the market value of investments generally increased with improved investor confidence as inflation rates reduced and with the prospect of higher investment returns. Overall, there was an investment gain of £887,124 or 10.5% for the year. Details are shown in Note 6. Investments also generated £215,544 of dividend and other investment income, which was £22,383 higher than the previous year mainly due to an increase in dividend yields. 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 future loans to our member charities. Of the total unutilised restricted funds of £4,123,663 as at 31 December 2024, approximately 4% was held in the form of cash deposits and the remainder held in the discretionary managed portfolio. We continue to pursue a balanced investment strategy which has helped to mitigate against financial market volatility. The Association has strategies in place to manage its short-term cash needs and takes a long-term view of its investments.

## Plans for future periods

In response to the cost of living and legislative changes, the Association continues to review its activities proactively to ensure continued support to members. The trustees have reviewed its risks and concluded that given the charity’s financial and operational position, it can continue to support almshouses now and for the foreseeable future.

Mr Simon J Ling FCA  
Honorary Treasurer

## Trustees’ Responsibilities Statement

The trustees of The Almshouse Association (the ‘charitable company’) for the purposes of company law, are responsible for preparing the trustees’ report and the financial statements in accordance with applicable law and regulations. Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company’s transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company’s website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Mr R D Hartley Russell  
Chairman

Mr A Barnes  
Trustee





# AUDITOR’S REPORT

## Independent auditor’s report to 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 2024 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 2024 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](http://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 Audit LLP, Statutory Auditor  
130 Wood Street, London EC2V 6DL

FINANCIAL STATEMENTS

Statement of Financial Activities (SOFA) for year ended 31 December 2024, incorporating an Income and Expenditure Account

	Notes	Unrestricted funds	Restricted funds	Endowment funds	Total 2024	Total 2023
Income and endowments from:	2					
Gifts, donations and legacies		151,998	101,110	2,564	255,672	189,182
Charitable activities		796,800	-	-	796,800	511,126
Investments		107,690	107,854	-	215,544	193,161
Total		1,056,488	208,964	2,564	1,268,016	893,469
Expenditure on:	3					
Raising funds		155,856	52,274	-	208,130	141,935
Charitable activities		786,102	131,563	-	917,665	893,972
Total		941,958	183,837	-	1,125,795	1,035,907
Net income/(expenditure) before investment gain		114,530	25,127	2,564	142,221	(142,438)
Net gain on investments	6	313,958	374,864	198,302	887,124	870,356
Net income/(expenditure) and net movement in funds		428,488	399,991	200,866	1,029,345	727,918
Reconciliation of funds						
Total fund balances brought forward at 1 January		3,432,312	7,187,184	2,052,837	12,672,333	11,944,415
Fund balances carried forward at 31 December	9	3,860,800	7,587,175	2,253,703	13,701,678	12,672,333

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

The total income for Companies Act purposes excludes £2,564 (2023: £2,219) 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 2024

	Notes	2024 £	2023 £
Fixed assets			
Tangible assets	5	786,062	12,462
Investments	6	9,254,622	9,159,860
Total fixed assets		10,040,684	9,172,322
Current assets			
Loans to member charities - Recoverable within one year	10	575,354	510,881
Recoverable after one year		2,888,158	2,766,395
Other debtors	7	388,338	439,726
Cash at bank and in hand		570,072	511,991
Total current assets		4,421,922	4,228,993
Liabilities			
Creditors: amounts falling due within one year	8	(760,928)	(728,982)
Net current assets		3,660,994	3,500,011
Total assets less current liabilities		13,701,678	12,672,333
Total net assets		13,701,678	12,672,333
The funds of the charity:	9, 10		
Endowment funds		2,253,703	2,052,837
Restricted funds		7,587,175	7,187,184
Total restricted funds		9,840,878	9,240,021
Unrestricted funds			
General		327,588	187,086
Designated:			
Investment reserve		2,767,691	2,453,733
Terminal reserve		460,000	460,000
Strategic plan reserve		305,521	331,493
Total unrestricted funds		3,860,800	3,432,312
Total charity funds		13,701,678	12,672,333

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

The financial statements on pages 20 to 35 were approved by the Board on 12 March 2025.

Mr R D Hartley Russell  
Chairman  
  
The Almshouse Association

Mr A Barnes  
Trustee  
  
Registered company number 04678214



FINANCIAL STATEMENTS

ACCOUNTING POLICIES

Statement of Cash Flows  
For the year ended 31 December 2024

	2024 £	2023 £
<b>Cash flows from operating activities</b>		
<b>Net cash used in operating activities</b>	17,442	(175,624)
<b>Cash flows from investing activities</b>		
Dividends and interest from investments	215,544	193,161
Purchase of property, plant and equipment	(781,031)	(4,014)
Purchase of Investment property	(765,865)	(15,985)
New loans made	(745,380)	(777,767)
Repayments of loans made	559,144	518,880
Proceeds from sale of investments	2,432,510	1,703,638
Purchase of investments	(910,216)	(2,329,007)
<b>Net cash provided by investing activities</b>	4,706	(711,094)
<b>Analysis of changes in net cash</b>		
<b>Change in cash and cash equivalents in the reporting period</b>	22,148	(886,718)
Cash and cash equivalents at the beginning of the reporting period	605,789	1,492,507
<b>Cash and cash equivalents at the end of the reporting period</b>	627,937	605,789
<b>Reconciliation of net income to net cash flow from operating activities</b>		
<b>Net income/(expenditure) for the reporting period (as per the statement of financial activities)</b>	1,029,345	727,918
<b>Adjustments for:</b>		
Depreciation charges	7,431	11,139
(Gain) on investments	(887,124)	(870,356)
Dividends and interest from investments	(215,544)	(193,161)
Decrease/(increase) in debtors	51,388	(107,932)
Increase in creditors	31,946	256,768
<b>Net cash used in operating activities</b>	17,442	(175,624)
<b>Analysis of cash and cash equivalents</b>		
Cash at bank and in hand	570,072	511,991
Cash held for investment	57,865	93,798
<b>Total cash and cash equivalents</b>	627,937	605,789

The Association does not hold any external debt, for that reason a separate analysis of the change in net debt has not been prepared.

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 2024 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 ‘Assessment of going concern’, the trustees have considered 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 2025, 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 performance’ section of the Financial Review and the Statement of Risk section of this Annual Report 2024 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.

continued overleaf

# ACCOUNTING POLICIES *(continued)*

## 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 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; and
- 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 2024

	Unrestricted funds	Restricted funds	Endowment funds	Total 2024
<b>Gifts, donations and legacies</b>	£	£	£	£
Public fundraising	125,932	101,110	-	227,042
Members' donations	6,856	-	-	6,856
Associate members' subscriptions	-	-	-	-
Other voluntary income	19,210	-	2,564	21,774
	151,998	101,110	2,564	255,672
<b>Charitable activities</b>				
Members' subscriptions	625,285	-	-	625,285
Panel members' and other subscriptions	15,249	-	-	15,249
Services to member charities	34,755	-	-	34,755
Conference, training and seminar fees	61,855	-	-	61,855
Sales of Gazettes and publications	19,833	-	-	19,833
Rent receivable	39,823	-	-	39,823
	796,800	-	-	796,800
<b>Investments</b>				
Dividends and distributions receivable	101,669	105,648	-	207,317
Interest receivable	6,021	2,206	-	8,227
	107,690	107,854	-	215,544

### Year ended 31 December 2023

	Unrestricted funds	Restricted funds	Endowment funds	Total 2023
<b>Gifts, donations and legacies</b>	£	£	£	£
Public fundraising	96,142	64,700	-	160,842
Members' donations	8,389	-	-	8,389
Associate members' subscriptions	1,780	-	-	1,780
Other voluntary income	15,952	-	2,219	18,171
	122,263	64,700	2,219	189,182
<b>Charitable activities</b>				
Members' subscriptions	362,218	-	-	362,218
Panel members' and other subscriptions	13,335	-	-	13,335
Services to member charities	37,037	-	-	37,037
Conference, training and seminar fees	63,568	-	-	63,568
Sales of Gazettes and publications	20,310	-	-	20,310
Rent receivable	14,658	-	-	14,658
	511,126	-	-	511,126
<b>Investments</b>				
Dividends and distributions receivable	95,489	92,145	-	187,634
Interest receivable	3,542	1,985	-	5,527
	99,031	94,130	-	193,161

## 3 Expenditure on:

	Unrestricted funds	Restricted funds	Total 2024	Unrestricted funds	Restricted funds	Total 2023
	£	£	£	£	£	£
<b>Raising funds</b>						
Staff costs (Note 11)	30,778	25,116	55,894	5,972	-	5,972
Other direct costs	8,027	-	8,027	28,919	-	28,919
Investment management and custody fees	31,069	27,158	58,227	28,529	23,098	51,627
Support costs (Note 4)	85,982	-	85,982	55,417	-	55,417
	155,856	52,274	208,130	118,837	23,098	141,935
<b>Charitable activities</b>						
Grants made	-	73,815	73,815	-	54,590	54,590
Staff costs (Note 11)	291,683	21,571	313,254	286,316	42,648	328,964
Other direct costs	115,309	36,177	151,486	138,755	22,623	161,378
Support costs (Note 4)	379,110	-	379,110	349,040	-	349,040
	786,102	131,563	917,665	774,111	119,861	893,972

## 4 Support costs

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

	Staff costs	Other costs	Total 2024	Staff costs	Other costs	Total 2023
	£	£	£	£	£	£
Raising funds	39,312	46,670	85,982	28,328	27,089	55,417
Charitable activities	173,334	205,776	379,110	178,420	170,620	349,040
	212,646	252,446	465,092	206,748	197,709	404,457

The above costs include:

	2024	2023
	£	£
Depreciation	7,431	11,139
Legal and professional costs	59,785	45,258
Auditor's remuneration, including expenses and VAT, for auditing the financial statements	13,079	12,294

## 5 Tangible fixed assets

	Freehold property (Windsor)	Freehold property (Wokingham - held for sale)	Furniture and equipment	Total
Cost	£	£	£	£
At 1 January 2024	-	118,372	136,385	254,757
Additions	777,430	-	3,601	781,031
Disposals	-	-	(32,822)	(32,822)
<b>At 31 December 2024</b>	<b>777,430</b>	<b>118,372</b>	<b>107,164</b>	<b>1,002,966</b>
<b>Depreciation</b>				
At 1 January 2024	-	118,372	123,923	242,295
Charge for the year	-	-	7,431	7,431
Disposals	-	-	(32,822)	(32,822)
<b>At 31 December 2024</b>	<b>-</b>	<b>118,372</b>	<b>98,532</b>	<b>216,904</b>
<b>Net book values</b>				
At 31 December 2023	-	-	12,462	12,462
<b>At 31 December 2024</b>	<b>777,430</b>	<b>-</b>	<b>8,632</b>	<b>786,062</b>

The Executive Committee has estimated that the Wokingham freehold property held for sale has a current market value of not less than £550,000, taking into account informal professional advice and prevailing local market conditions.

The Windsor freehold property purchased during the year was valued by an independent Chartered Surveyor who has confirmed that the property's book value is an appropriate estimate of its market value.

NOTES TO THE FINANCIAL STATEMENTS

6 Investments

	2024 £	2023 £
<b>Investments listed on a recognised stock exchange</b>		
Market value on 1 January	8,350,077	6,854,352
Add: Additions at cost	910,216	2,329,007
Less: Disposal proceeds	(2,432,510)	(1,703,638)
Net gain/(loss) on revaluation and other movements	887,124	870,356
Market value at 31 December	7,714,907	8,350,077
<b>Cash and settlements pending held as part of the investment portfolio</b>	57,865	93,798
	7,772,772	8,443,875
<b>Investment Property at valuation (Windsor)</b>	765,865	-
<b>Investment Property at valuation (Wokingham - held for sale)</b>	715,985	715,985
<b>Investments held</b>	9,254,622	9,159,860
<b>Listed investments at cost</b>	6,203,960	7,268,844
<b>Listed investments (worldwide)</b>		
Equities	6,236,661	6,517,963
Alternatives	644,927	763,988
Fixed Income	833,319	1,068,126
Cash held by brokers for investment	57,865	93,798
	7,772,772	8,443,875

The Windsor investment property is an office building and the Wokingham investment property is a dwelling house, which forms part of the Association’s property at Billingbear Lodge and is let on a short-term basis. The open market values for investment purposes has been estimated by the trustees. The Billingbear Lodge buildings in Wokingham are on the market for sale.

At 31 December 2024, the investment portfolio included the following investments which represent a material proportion of the portfolio as a whole.

	Market value £	% of portfolio
UK Treasury 4.25% Index linked 07/12/2049	264,705	2.86%
Hitachi NPV	259,931	2.81%
Microsoft Corp	235,574	2.55%
American Express	229,976	2.48%
Visa	227,310	2.46%
Waverton Global Strategic Fund A	219,965	2.38%
Waverton Sterling Bond Fund A	214,174	2.31%

At 31 December 2024 and 2023, 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

	2024 £	2023 £
Debtors	265,180	325,784
Prepayments and accrued income	123,158	113,942
	388,338	439,726

8 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	9,955	9,664
Accruals and deferred income	48,789	29,610
Tax and Social Security	12,555	11,376
Deferred income	689,629	678,332
	760,928	728,982

	Balance at 1 January 2024	Amount credited to income	Income invoiced in respect of next year	Balance at 31 December 2024
Deferred income	678,332	(678,332)	689,629	689,629

9 Funds

Year ended 31 December 2024	Balance at 1 January 2024 £	Income £	Expenditure £	Investment gains and transfers £	Balance at 31 December 2024 £
<b>Endowment funds</b>					
CJ and EJ Melbourne Fund	398,025	2,564	-	37,598	438,187
St John’s Housing Association Fund	1,277,225	-	-	124,035	1,401,260
The Almshouse Christmas Fund	377,587	-	-	36,669	414,256
	2,052,837	2,564	-	198,302	2,253,703
<b>Restricted funds</b>					
Held for almshouse improvement and support generally:					
The Almshouse Association	2,822,088	113,109	(168,642)	41,221	2,807,776
The Thomas Groves Trust for Almshouses	372,365	301	(484)	-	372,182
	3,194,453	113,410	(169,126)	41,221	3,179,958
Held for specified recipients or almshouse groups					
The Edward Kemp Almshouse Trust	117,560	-	-	-	117,560
The Jubilee Cottages Trust	2,885,932	66,863	(3,440)	259,416	3,208,771
The Craymer London Trust	91,705	-	(340)	-	91,365
The Alfred Wilson Charity for Almshouses Trust	416,745	9,843	(600)	38,197	464,185
The Almshouse Christmas Fund	77,447	-	(540)	-	76,907
The Mary Joan Hawley Fund	-	9,561	(9,451)	-	110
	403,342	9,287	(340)	36,030	448,319
	7,187,184	208,964	(183,837)	374,864	7,587,175
<b>Unrestricted funds</b>					
General funds	187,086	1,056,488	(915,986)	-	327,588
Designated funds:					
Investment reserve	2,453,733	-	-	313,958	2,767,691
Terminal reserve	460,000	-	-	-	460,000
Strategic plan reserve	331,493	-	(25,972)	-	305,521
	3,432,312	1,056,488	(941,958)	313,958	3,860,800
<b>Total funds</b>	12,672,333	1,268,016	(1,125,795)	887,124	13,701,678



# NOTES TO THE FINANCIAL STATEMENTS

## 9 Funds (continued)

Year ended 31 December 2023	Balance at 1 January 2023	Income	Expenditure	Investment gains and transfers	Balance at 31 December 2023
	£	£	£	£	£
<b>Endowment funds</b>					
CJ and EJ Melbourne Fund	359,135	2,219	-	36,671	398,025
St John's Housing Association Fund	1,156,250	-	-	120,975	1,277,225
The Almshouse Christmas Fund	341,823	-	-	35,764	377,587
	<u>1,857,208</u>	<u>2,219</u>	<u>-</u>	<u>193,410</u>	<u>2,052,837</u>
<b>Restricted funds</b>					
Held for almshouse improvement and support generally:					
The Almshouse Association	2,843,473	75,549	(127,835)	30,901	2,822,088
The Thomas Groves Trust for Almshouses	<u>372,436</u>	<u>414</u>	<u>(485)</u>	<u>-</u>	<u>372,365</u>
	3,215,909	75,963	(128,320)	30,901	3,194,453
Held for specified recipients or almshouse groups	117,560	-	-	-	117,560
The Edward Kemp Almshouse Trust	2,578,206	57,986	(3,280)	253,020	2,885,932
The Jubilee Cottages Trust	92,025	-	(320)	-	91,705
The Craymer London Trust	371,515	8,536	(560)	37,254	416,745
The Alfred Wilson Charity for Almshouses Trust	77,967	-	(520)	-	77,447
The Almshouse Christmas Fund	1,349	8,290	(9,639)	-	-
The Mary Joan Hawley Fund	<u>360,465</u>	<u>8,055</u>	<u>(320)</u>	<u>35,142</u>	<u>403,342</u>
	6,814,996	158,830	(142,959)	356,317	7,187,184
<b>Unrestricted funds</b>					
General funds	344,146	732,420	(799,480)	(90,000)	187,086
Designated funds:					
Investment reserve	2,133,104	-	-	320,629	2,453,733
Terminal reserve	370,000	-	-	90,000	460,000
Strategic plan reserve	<u>424,961</u>	<u>-</u>	<u>(93,468)</u>	<u>-</u>	<u>331,493</u>
	3,272,211	732,420	(892,948)	320,629	3,432,312
<b>Total funds</b>	<u>11,944,415</u>	<u>893,469</u>	<u>(1,035,907)</u>	<u>870,356</u>	<u>12,672,333</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 £2,767,691 to be set aside within unrestricted funds for investment to generate dividend income to subsidise member subscriptions, a sum of £460,000 to cover the cost of any liabilities arising in the event of the termination of activities and a sum of £305,521 as a Strategic plan reserve.

NOTES TO THE FINANCIAL STATEMENTS

10 Analysis of net assets by fund

Year ended 31 December 2024

	Unrestricted funds		Restricted funds	Endowment funds	Total funds
	General	Designated			
	£	£	£	£	£
Tangible fixed assets	786,062	-	-	-	786,062
Investments	241,195	2,767,691	4,052,704	2,193,032	9,254,622
Cash and deposits	413,548	-	156,524	-	570,072
Loans to member charities (see below)	-	-	3,463,512	-	3,463,512
Other current assets					
(excluding loans), less liabilities	(1,113,217)	765,521	(85,565)	60,671	(372,590)
	327,588	3,533,212	7,587,175	2,253,703	13,701,678
Unrealised gains included above	57,588	660,814	967,624	523,608	2,209,634

Year ended 31 December 2023

	Unrestricted funds		Restricted funds	Endowment funds	Total
	General	Designated			
	£	£	£	£	£
Tangible fixed assets	12,462	-	-	-	12,462
Investments	142,064	3,245,226	3,777,840	1,994,730	9,159,860
Cash and deposits	391,583	-	120,408	-	511,991
Loans to member charities (see below)	-	-	3,277,276	-	3,277,276
Other current assets					
(excluding loans), less liabilities	(359,023)	-	11,660	58,107	(289,256)
	187,086	3,245,226	7,187,184	2,052,837	12,672,333
Unrealised gains included above	28,163	643,335	748,921	395,436	1,815,855

The total unrealised gains as at 31 December 2024 constitute movements on revaluation and are as follows:

Unrealised gains included above:

On investments	1,568,820	1,175,041
On investment property	640,814	640,814
<b>Total unrealised gains at 31 December</b>	<b>2,209,634</b>	<b>1,815,855</b>

Reconciliation of movements in unrealised gains

Unrealised gains at 1 January	1,815,855	941,916
Less: in respect to disposals in the year	(493,345)	3,583
	1,322,510	945,499
Add: net (losses)/gains arising on revaluation during the year	887,124	870,356
<b>Total unrealised gains at 31 December</b>	<b>2,209,634</b>	<b>1,815,855</b>

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 2024	2,335,630	131,514	750,388	59,744	3,277,276
Loans made	729,852	-	15,528	-	745,380
Loans repaid	(431,270)	(19,163)	(93,802)	(14,909)	(559,144)
At 31 December 2024	2,634,212	112,351	672,114	44,835	3,463,512
Due within one year	448,924	16,275	95,355	14,800	575,354

Commitments

The Association was, at 31 December 2024, committed to make available to the trustees of member almshouse charities loans of £506,262 (2023: £403,221).

11 Employees and employee costs

	2024	2023
	£	£
Salaries	493,754	455,661
Social security costs	44,286	39,793
Employer’s pension contributions	43,754	39,362
	581,794	534,816
Full-time equivalent number of employees	10.4	9.9

The above costs were allocated to:

	Number		Employee costs	
	2024	2023	2024	2023
			£	£
Raising funds	1.0	0.9	55,894	5,972
Costs of charitable activities	5.6	5.3	313,255	328,964
Support costs	3.8	3.7	212,645	199,880
	10.4	9.9	581,794	534,816

An average of 14 (2023: 13) persons were employed during the year. One had remuneration in the range £100,000 to £110,000 (2023: £90,000 to £100,000 one) in the year, and the Association contributed £10,202 (2023: £9,716) 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 £226,583 (2023: £223,383). Key management remuneration is approved by the Board of Trustees.

Travel expenses for meetings of £1,645 (2023: £1,849) were reimbursed to three (2023: three) trustees.

Pension fund contributions

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



NOTES TO THE FINANCIAL STATEMENTS

12 Related Parties

During 2024, six (2023: five) trustees of the Association were also trustees of The Leonard Hackett Memorial Trust, which acted as sole trustee of one (2023: one) member almshouse charity. This charity had loans and other advances from the Association, as follows:

	2024	2023
	£	£
The Charity of Edmund Sawyer (228798)	27,159	27,680

The names of the directors of The Leonard Hackett Memorial Trust, who are all also directors of The Almshouse Association, are listed in that company’s Directors’ Report.

At the end of the year The Leonard Hackett Memorial Trust had an outstanding advance of £30,140 (2023: £27,036).

The Association provided management services to The Leonard Hackett Memorial Trust and The Charity of Edmund Sawyer. During the year the Association charged £3,060 (2023: £2,880) 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.

Mr A Sedgwick is a trustee of the Lady Anne Windsor Charity which has an interest free loan from the Association amounting to £6,300 (2023: £10,500).

During the year, the Association paid £2,131 in respect of Charity Trustee Assurance (2023: £2,099).

13 Comparative Statement of Financial Activities (SOFA)

Statement of Financial Activities (SOFA) for year ended 31 December 2023, incorporating an Income and Expenditure Account

	Notes	Unrestricted funds	Restricted funds	Endowment funds	Total 2023
		£	£	£	£
Income and endowments from:	2				
Gifts, donations and legacies		122,263	64,700	2,219	189,182
Charitable activities		511,126	-	-	511,126
Investments		99,031	94,130	-	193,161
Total		732,420	158,830	2,219	893,469
Expenditure on:	3				
Raising funds		118,837	23,098	-	141,935
Charitable activities		774,111	119,861	-	893,972
Total		892,948	142,959	-	1,035,907
Net (expenditure)/income before investment gain/(loss)		(160,528)	15,871	2,219	(142,438)
Net gain on investments	6	320,629	356,317	193,410	870,356
Net income/(expenditure) and net movement in funds		160,101	372,188	195,629	727,918
Reconciliation of funds					
Total fund balances brought forward at 1 January		3,272,211	6,814,996	1,857,208	11,944,415
Fund balances carried forward at 31 December	9	3,432,312	7,187,184	2,052,837	12,672,333

# THE ALMSHOUSE ASSOCIATION 2024 AWARDS

Celebrating the outstanding achievements of our member charities



The Awards celebrate our members' dedication to almshouse development, exemplifying the excellence our members strive for. We extend our sincere thanks to those who submitted their new build developments and redevelopments for an Award in 2024.

2024 AWARD RECIPIENTS FOR PROJECTS AND DEVELOPMENTS COMPLETED IN 2023

## Gardens and People Award

Charity bank  
a bank for good



### Sloswicke's Almshouse Charity, Retford, Nottinghamshire



Sloswicke's communal garden (left) and gable end inscriptions (below), commemorating (from left) the original, renovated and new buildings.



In 2017, the Charity acquired a former joiner's workshop, which was later demolished and replaced with five singlebedroom almshouses, including two bungalows, a communal garden with a mobility scooter store and seating area. Fittingly, the original Corporation Almshouses, built in 1823 and refurbished in 1983, were joined by the new almshouses 200 years later in 2023.

### Weston Consolidated Charity, Spalding, Lincs



The trustees planned two wheelchair accessible, single-storey bungalows with parking and mobility scooter charging. Each home has solar panels to reduce energy use, and new tree and shrub plantings have enhanced biodiversity.

## Inspirational Homes Award

### United St Saviour's Charity, Southwark, London



United St Saviour's Appleby Blue development created a sustainable living environment that blends tradition with modernity, offering affordable housing focused on resident support and community. Its vibrant community kitchen hosts events, while 63 residents across 57 homes enjoy intergenerational programmes such as digital skills, dance, exercise and cooking classes. The modern courtyard design reflects its fusion of old and new.



photo credit: Benoit Grogan-Avignon

## Innovation for Living Award

### Girton Town Charity, Girton, Cambridgeshire



Girton Town Charity built 15 new Passivhaus standard homes at Dovehouse Court, replacing outdated bungalows from the 1930s and 1960s. Designed for independent living for residents over 55 years, each home includes a master bedroom, small second bedroom, open-plan living/kitchen/dining area, and access to a balcony or terrace.

## Special Community Award

### The Charterhouse, Charterhouse Square, London



photo credit: Charterhouse, London

The judges awarded this project a unique, first-time honour. The project featured a ten-week drawing masterclass led by an artist, culminating in a three-month co-curated exhibition at The Charterhouse. The exhibition, with text created by participants and staff, aimed to combat isolation and exclusion while fostering connections with local organisations.

## DONATIONS AND SUPPORT

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

### Donations and support

Brown & Brown  
CCLA Investment Management Ltd  
Ernest Kleinwort Charitable Trust  
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The Albert Hunt Trust  
The Annett Trust  
The Britford Bridge Trust  
The Gosling Foundation  
The Lord Cozens-Hardy Trust  
The Mallinckrodt Foundation  
The William Delafield Charitable Trust  
Webb Relief in Sickness Fund

Member charity donations over £50 – we also thank all those who have made any donation

Bewdley Almshouses  
Courtauld Homes of Rest  
Coventry Church (Municipal) Charities  
Cranford Cottage Homes  
Hester Clark's Almshouses  
Heston Parochial Charities  
Kingsbury Charity  
Molyneux Almshouses  
Newman Hall Home  
Nicholas Chamberlaine's Hospital  
Salisbury City Almshouse and Welfare Charities  
The Almshouse of Robert Stiles  
The Charity of Elizabeth Jane Jones  
The Richmond Charities' Almshouses  
Warwick United Charities  
Whitby Merchant Seamen's Hospital  
William Buckwell Memorial Almshouses

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

CCLA Investment Management Ltd  
Durham Aged Mineworkers' Homes Association  
Hull United Charities  
King's College London  
Royal College of Physicians  
Sir Josiah Mason Trust  
St John's Winchester  
The Hartley Trust  
The Makaton Charity  
The Mercers' Company  
The Trust Partnership  
Thomas Christie Almshouse Charity  
The Yardley Great Trust Group



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.



left: Young families outside their new homes in Poland Meadow, Poland Trust, Brockham, Surrey. above: Durham Aged Mineworkers' Homes Association visit the almshouse set in the Beamish Museum. top right: Phil Sweet celebrates his 100th birthday, Municipal Charities of Stratford-upon-Avon. right: Almshouses Bi-Centenary gate, Birlingham.



above: United St Saviour's Appleby Blue scheme, Southwark, official opening in May 2024, photo: Benoit Grogan-Avignon. right: Opening of new Wycombe Almshouses, High Wycombe. below left: Tree planting in the garden to celebrate the 25th anniversary of a development at the Bristol and Anchor Almshouse Charity homes. photo: Evoke Pictures. below right: Pippa Heyling, MP for South Cambridgeshire at Cherry Hinton Almshouses, Cambridge.



above left: Wyggestons CEO table at the 500th anniversary celebrations.



above: Honey making at Uxbridge United Welfare Trust. above right: Residents enjoy new community space at Hedger's Almshouses, Guildford. right: A resident's family have fun in the garden of Hays Cottages, Cheltenham.



above left: Whiteley Village residents receive Christmas gifts from The Almshouse Association Christmas Legacy Fund. above: Queen Camilla joins St John's Foundation, Bath 850th celebration, photo: Anna Barclay. right: Residents of Hays Cottages, Cheltenham Almshouses. below left: Walton Charity resident, Brian receives a Christmas gift from The Almshouse Association Christmas Legacy Fund.



below: Trustees and clerks with Simon Pott and Nick Phillips at Suffolk Regional Meeting held at The Day Foundation, Ipswich.



below: £3.96 million development at Pickering and Ferens Homes, Hull. below left: Jesus Hospital, Canterbury celebrate a 'first ever' garden party in July 2024.





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★ 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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\* The Almshouse Association makes every effort to ensure that the details of the Panel are accurate and up-to-date. It is important that members satisfy themselves that the services, qualifications and relevant membership of professional trade bodies meets their particular needs.

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**We specialise in all aspects of Charity, VAT and related issues.**

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**“ Our specialist, tailored legal advice for Almshouse charities covers a range of issues; from resident management, permanent endowment and finance matters to governance and constitutional advice, contract disputes and property and asset maintenance – meaning you’ll always have a team with the right answers on hand. ”**

Rachel Gwynne, Partner,  
Head of Charities and Not for Profit

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**"The insurance cover is specifically designed to meet the comprehensive insurable risks faced by almshouse charities."**

We advise almshouse charities on all aspects of their insurance needs, arranging covers that may include:

- Property Insurance
- Charity's and Residents' Contents
- Trustees Liability and Fidelity
- Criminal Acts
- Public and Employer's Liability
- Legal Expenses
- Cyber Liability
- Trauma Care
- Personal Accident
- Replacement locks and keys
- Cover for lifts and boilers
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We've lent over £500 million to charities and social enterprises, including 352 loans made to almshouses and other social housing providers.



We understand your needs. Many of our staff are also trustees of local charities, including almshouses.



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**Carolyn Sims**

Director of Impact Lending at Charity Bank,  
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THE  
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ASSOCIATION  
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Would you like to join  
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Join us in celebrating the enduring legacy of the almshouse movement by safeguarding its historical significance and securing its future

- Friends in Alms newsletter
- Visits to almshouses
- PIN badge and Friendship card
- Patron's Award plaque unveilings at award-winning almshouses.
- Invitations to special events

visit [www.almshouses.org/friends-of-the-almshouse-association](https://www.almshouses.org/friends-of-the-almshouse-association)

or call us on  
01344 452922

# Expert legal advice for Almshouses

At Wrigleys Solicitors, we specialise in providing comprehensive legal support tailored to the needs of almshouses.

Our experienced team provides advice on matters such as:

- Charity and equality law
- Governance
- Trustee duties
- Regulatory compliance
- Contracts and licences
- Incorporations and mergers
- Property matters

We help ensure your almshouse operates within the law and regulation, allowing you to focus on providing safe and supportive housing to those in need.

Please contact our Partner, Joanna Blackman at [joanna.blackman@wrigleys.co.uk](mailto:joanna.blackman@wrigleys.co.uk)  
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## The Almshouse Way Graduates of 2024

### Congratulations!

to all The Almshouse Association members who completed the Association's CPD accredited The Almshouse Way training course during 2024



above: Saffron Walden.



above: Hartlepool.



from left (above): Leeds, Halifax, Bury St Edmunds. (below): Bournemouth, Northamptonshire, Leicester.



from left (above): London, Saffron Walden. (below): Salisbury, Kendal.




from left (below): Bristol, Hull, Nottingham.





# THE ALMSHOUSE ASSOCIATION MEMBERSHIP SERVICES

The Almshouse Association is a support charity representing circa. 1,600 independent almshouse charities across the UK. It offers a wide range of services to its members, helping them manage and run their almshouses efficiently, support their residents, protect their heritage buildings, and preserve the almshouse legacy for future generations.





## Support and Guidance

- Telephone and email helpdesk
- Standards of Almshouse Management guidance manual
- Loans, grants and general funding assistance
- Charity health checks
- Model policies and templates
- Custom website with dedicated members area
- Visits to almshouse charities



## Communications

- The Almshouses Gazette
- Members forum
- E-bulletins
- Policy and governance updates
- Latest news, current issues, events, reports, consultations and case studies
- Regional meeting support
- Resident vacancies and job advertising
- Social media platforms, PR and campaigns
- Promotion of the almshouse movement



## Training and Development

- The Almshouse Way training course (CPD)
- Trustee Recruitment workshop (CPD)
- Seminars
- Webinars
- Online training library
- Regional Peer Representative programme



## and more ...

- Representation to Government
- Engagement with MPs and Councillors
- Panel of Consultants
- Recognition through awards
- Mediation scheme
- Comprehensive almshouse insurance scheme
- Fundraising
- Research



01344 452922



[almshousesupport@almshouses.org](mailto:almshousesupport@almshouses.org)



[almshouses.org](http://almshouses.org)



The Almshouse Association  
Billingbear Lodge, Maidenhead Road  
Wokingham, Berkshire RG40 5RU



Company No. 04678214 | Registered Charity No. 245668

*“Almshouses offer warmth, security and companionship - a place residents can call home, where they can live independently but not feel alone. The Almshouse Association is dedicated to preserving this cherished legacy and empowering our members to continue their invaluable work.”*

**Nick Phillips, CEO of The Almshouse Association**

OUR VISION - FOR THE ALMSHOUSE MODEL TO BE RECOGNISED AS THE EXEMPLAR FORM OF COMMUNITY HOUSING

### The Almshouse Association Board of Trustees 2025

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