



# Trustees' Annual Report for the period

| From | Period start date |       |      | To | Period end date |       |      |
|------|-------------------|-------|------|----|-----------------|-------|------|
|      | Day               | Month | Year |    | Day             | Month | Year |
|      | 01                | 04    | 2025 |    | 31              | 03    | 2026 |

## Section A Reference and administration details

**Charity name** Little Baddow Almshouses

**Other names charity is known by**

**Registered charity number (if any)** 239382

**Charity's principal address** Poleighs

North Hill

Little Baddow, Essex

**Postcode**

CM3 4BS

### Names of the charity trustees who manage the charity

|   | Trustee name           | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|---|------------------------|-----------------|-----------------------------------|---------------------------------------------------------------|
| 1 | Dr Nicholas Cooper     | Chair           | 01.04.25 – 26.01.26               | Little Baddow Parish Council                                  |
| 2 | Dr Patricia McAllister |                 |                                   | Little Baddow Parish Council                                  |
| 3 | Mr Paul Roberts        | Treasurer       |                                   | Little Baddow Parish Council                                  |
| 4 | Mrs Gill Houghton      | Clerk           | 01.04.25 – 31.07.25               | Little Baddow Parish Council                                  |
| 5 | Mrs Jane Rigler        | Clerk           | 01.08.25 – current                | Little Baddow Parish Council                                  |
| 6 | Mr Martyn Richmond     |                 |                                   | Little Baddow Parish Council                                  |

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

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
|      |                                   |
|      |                                   |
|      |                                   |

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

| Type of adviser      | Name           | Address                                         |
|----------------------|----------------|-------------------------------------------------|
| Independent Examiner | Graham Lennard | Shortwood, The Ryefield, Little Baddow, CM3 4TR |
| Solicitor            | Brights        | 92 Main Road, Danbury, CM3 4DH                  |
|                      |                |                                                 |
|                      |                |                                                 |

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

N/A

## Section B Structure, governance and management

## Description of the charity's trusts

|                                                                     |                                                        |
|---------------------------------------------------------------------|--------------------------------------------------------|
| Type of governing document<br>(eg. trust deed, constitution)        | Charity Commission Scheme - 1971                       |
| How the charity is constituted<br>(eg. trust, association, company) | Trust                                                  |
| Trustee selection methods<br>(eg. appointed by, elected by)         | Trustees are appointed by Little Baddow Parish Council |

## Additional governance issues (Optional information)

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

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

The charity is governed by a Scheme issued by the Charity Commission in 1971 which sets out the purposes of the charity and the rules for the appointment and conduct of trustees.

The charity is administered by a body of trustees appointed by Little Baddow Parish Council, with up to five trustees serving four-year terms. All trustees sign a declaration of acceptance of their duties on appointment and act collectively to ensure the proper management of the Almshouses and the jointly administered Little Baddow Trust (246099).

The trustees meet regularly throughout the year to oversee the management of the six Almshouses, review residents' welfare, monitor maintenance needs and ensure compliance with the governing document.

They are responsible for setting policies, approving expenditure, and ensuring that the charity's assets are used solely for the public benefit in accordance with the Scheme. The trustees also ensure that appropriate records, accounts and minutes are maintained.

During the year, the previous Clerk retired and the Board was saddened by the sudden death of its Chair. It has now appointed two new trustees whose skills and experience enhance the charity's governance capacity. All trustees work on a voluntary basis and bring a range of local knowledge and professional expertise to the charity's administration.

The trustees recognise their responsibility to identify and manage the key risks facing the charity. Given the small size and focused purpose of the charity, the principal risks relate to property maintenance, resident welfare, financial stewardship and compliance with the governing Scheme. The trustees review these risks as part of their regular meetings, ensuring that appropriate controls are in place, including routine safety checks, planned maintenance, clear financial procedures and regular contact with residents. The trustees are satisfied that the measures in place are proportionate and effective for the scale of the charity's activities.

The trustees confirm that they have complied with their duty to have due regard to the Charity Commission's guidance on public benefit when making decisions.

## Section C

## Objectives and activities

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

The charity exists to provide safe, affordable Almshouse accommodation in Little Baddow for people of limited means who meet the eligibility criteria, and to use its income and property for their benefit.

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

During the year, the trustees have continued to deliver the charity's objects by providing safe, secure and well-maintained Amshouse accommodation for eligible residents in need.

The trustees oversaw the day-to-day management of the six Almshouses, ensuring that essential repairs, routine safety checks and property maintenance were carried out in accordance with the governing Scheme.

They remained in regular contact with residents, offering reassurance, guidance and practical support where appropriate, and responding sensitively to individual circumstances.

Income was applied directly for the benefit of Almspeople, including support during periods of illness or infirmity, as permitted by the Scheme.

In planning and delivering these activities, the trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit and are satisfied that the charity's work continues to provide clear and demonstrable benefit to those it serves.

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

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

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

All Trustees are volunteers and there are no paid employees of the Charity.

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

The objectives of the trustees in 2025-26 were:

- to provide safe, well-maintained accommodation
- to support residents and promote community wellbeing
- to complete the construction of the car park
- to ensure robust governance and risk management

Throughout the year, the trustees have continued to prioritise the welfare and wellbeing of the residents. They have ensured that the Almshouses remain safe, comfortable, and well-maintained, overseeing essential repairs, routine safety checks, and improvements to the properties.

Trustees have remained closely engaged with residents, offering reassurance, guidance, and practical support where needed, and responding sensitively to individual circumstances.

They have also reviewed governance arrangements and key policies to ensure the charity continues to meet its obligations and deliver clear public benefit.

Through careful stewardship of resources, the trustees have enabled the construction of a much-needed residents' car park enhancing the accommodation and strengthening the charity's ability to provide secure accommodation for people in need, both now and in the future.

The trustees have welcomed two new members to the Board who have already begun contributing to oversight and planning, and their appointment ensures the Board remains well-resourced to meet the charity's responsibilities in the year ahead.

In the coming year the trustees will prioritise completing scheduled maintenance and property improvements and intend to review key policies to ensure they remain up to date and effective. Engagement with residents will continue to be a central focus.

## Section E

## Financial review

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

The trustees maintain a formal reserves policy to ensure the charity can meet its obligations and respond effectively to unforeseen events.

The charity holds an unrestricted **Extraordinary Repair and Emergencies Fund**, designated to cover structural repairs, unplanned maintenance or major emergencies that cannot be met from annual revenue.

The required level of this fund is informed by the charity's five-year building and maintenance plan and is reviewed annually to ensure it remains appropriate. At year end the amount held in this reserve was £30,000.00

In addition, the charity holds a **small level of unrestricted reserves** to provide short-term operational flexibility and to support the smooth running of the Almshouses. At year end the amount held in this reserve was £23,657.89

### Details of any funds materially in deficit

n/a

### Further financial review details (Optional information)

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

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

The charity's finances remain stable, with income and expenditure managed carefully to support the ongoing provision of safe and secure almshouse accommodation.

The principal sources of income during the year were residents' weekly contributions, and interest from its investments. Expenditure related primarily to routine maintenance, insurance, utilities for communal areas and the general costs of administering the charity.

Through prudent financial stewardship the trustees had previously accumulated a short-term reserve to allow for the purchase of land and construction of a residents' car park. This fund was utilised in 2025-26 and the work completed.

The trustees are satisfied that the charity remains financially sound and that its reserves policy provides a prudent and proportionate safeguard against future risks. The charity ended the year in a stable position with sufficient resources to continue delivering its charitable purposes and to meet foreseeable maintenance and operational needs.

## Section F

## Other optional information

## Section G

## Declaration

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

Signed on behalf of the charity's trustees

Signature(s)

|                                                                                   |  |
|-----------------------------------------------------------------------------------|--|
|  |  |
|-----------------------------------------------------------------------------------|--|

Full name(s)

Jane Rigler

Position (eg Secretary, Chair,  
etc)

Trustee-Clerk

Date

29.08.2026

# Little Baddow Almshouses - NO 239382

## Income and Expenditure account

| Revenue                                   | Actual 25/26     | 25/26            | Actual to 31/3/ 2025 |
|-------------------------------------------|------------------|------------------|----------------------|
| Maintenance contributions                 | 29,765.82        | 29732.00         | 26374.39             |
| Interest for year to start of the quarter | 1,631.65         |                  |                      |
| Interest income for the third quarter     | 393.37           | 1500.00          |                      |
| interest income for the fourth quarter    | 376.32           |                  | 5403                 |
| Sundry income                             | -                |                  | 100                  |
| <b>Total revenue</b>                      | <b>32,167.16</b> | <b>31,232.00</b> | <b>31877.39</b>      |
| Expenditure                               |                  |                  |                      |
| Oil                                       | (3,500.99)       | 5500.00          | -3425.81             |
| Water Rates                               | (1,461.24)       | 2000.00          | -1204.54             |
| Electricity                               | -304.07          | 400.00           | -532.23              |
| Maintenance and Repairs                   | -6649.13         | 8000.00          | -7679.46             |
| Maintenance for car park                  |                  | 2000.00          |                      |
| Insurance                                 | -1433.03         | 1200.00          | -1085.99             |
| Garden                                    | -674.26          | 1500.00          | -1495.09             |
| Almshouse Association                     | -365.00          | 600.00           | -563                 |
| Wellbeing                                 | -577.50          | 0.00             | -696.45              |
| Miscellaneous                             | -679.96          | 1000.00          |                      |
| Refurbishment costs                       | 0.00             | 6500.00          | -8287.11             |
| <b>Total routine spend</b>                | <b>-15645.18</b> | <b>28700.00</b>  | <b>-24969.68</b>     |
| <b>Operational surplus</b>                | <b>16521.98</b>  | <b>2532.00</b>   | <b>6907.71</b>       |
| Movement on reserves                      |                  |                  |                      |
| <b>Reserves brought forward</b>           | 88,583.71        | 88,583.71        | 192,841.00           |
| Investment in Car Park Project            | Note -51447.80   | -679.96          | -111165.00           |
| <b>Operational surplus</b>                | 16521.98         | 2532.00          | 6907.71              |
| <b>Reported surplus</b>                   | <b>53657.89</b>  | <b>90435.75</b>  | <b>88583.71</b>      |

| Statement of Funds - as at 31/3/2025 |                                   |                   |                            |                            |                  |              |               | Statement of Funds as at 31/3/26 |
|--------------------------------------|-----------------------------------|-------------------|----------------------------|----------------------------|------------------|--------------|---------------|----------------------------------|
| Bal B/Forward                        | Almshouse Charity 246099 Accounts | Investment Return | Ordinary activity receipts | ordianry activity Payments | Carpark payments | Transfers In | Transfers Out |                                  |
| 2,653.98                             | Current Account                   |                   | 29,765.82                  | (15,645.18)                | (51,447.80)      | 47,000.00    | -             | 12,326.82                        |
| 85,929.73                            | Charities Deposit                 | 2,401.34          | -                          | -                          |                  |              | (47,000.00)   | 41,331.07                        |
| 88,583.71                            |                                   | 2,401.34          | 29,765.82                  | (15,645.18)                | (51,447.80)      | 47,000.00    | (47,000.00)   | <b>53,657.89</b>                 |

Note. These accounts do not include any of the transactions or assets of the Copyhold Allotments charity which was previously reported as a restricted fund within this report. For this reason not all the comparative numbers will match with previous years'.



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
**Little Baddow Almshouses**

**On accounts for the year  
ended**

31<sup>st</sup> March 2026

**Charity no  
(if any)**

239382

**Set out on pages**

Page 7 of the Trustees Annual Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2025**.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

**Date:** 27/7/2026

**Name:**

Graham Charles Lennard

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

**Address:**

2 The Rye Field

Little Baddow

CM3 4TR

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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