

TILEHURST POOR'S LAND CHARITY.

Regd. No: 204048.

Trustees' Annual Report for the Year ending 31 December 2021 Principal Address: P.O. Box 2802, Reading, Berks, RG30 4GE.

Trustees:

Name	Office	Dates acted	To Serve to:	Nominating body
Mr. C. Cairns	Chairman	Full Year	Nov. 2024	Co-opted.
The Revd. Dr E. Ratcliffe,	Rector of Tilehurst	Full Year		Ex-officio.
Mr. D. Hayden		Full Year	May 2024	Theale Parish Council
Mrs. S. Baker		Full Year	Dec. 2025	Co-opted.
Mr. D. J. Lovegrove		Full Year	May 2022	Tilehurst Parish Council.
Mrs. S. D. Vickers		Full Year	May 2022	Reading Borough Council.
Mr. G. Winter		Full Year	Nov. 2025	Co-opted.

The Trustees are volunteers and none of them, nor their Clerk, receive any remuneration or benefits.

Clerk/Secretary:

Ms. S. Keighley.

Governing Document:

A Scheme dated 4th May 1982 and under a further scheme dated 5th March 1985, the Charity incorporates Wheat's Charity, which had a rent charge on a piece of land at Silchester and was set up to provide overcoats for old men. The charge was redeemed by a single payment in 2001.

Objects of the Charity:

The charitable purposes are the prevention or relief of poverty (ref Section 3(1)(a) of the Charities Act 2011).

Subject to payment of expenses, the Trustees shall apply the income of the Charity in relieving either generally or individually persons resident in the area of benefit (the Ancient Parish of Tilehurst) who are in conditions of need, hardship or distress by making grants of money or providing or paying for items, services or facilities calculated to reduce the need, hardship or distress of such persons.

It is noted that the Trustees make objective decisions in the best interests of the Charity's purposes and its beneficiaries, and that to place any other consideration ahead of the relief of poverty would be a breach of the trusts of the Charity.

Public Benefit:

As a charity for the relief of poverty, the requirement for providing Public Benefit (ref Sections 2(1)(b) and 4 of the Charities Act 2011) is met by the Charity satisfying the 'Benefit' aspect only.

Need hardship or distress is usually interpreted as being on State benefits. Submissions from referring Agencies are taken into account in determining whether a grant should be made, and the size of the grant.

Within this context, all applicants are considered on their merits, and no one is excluded on the grounds of age, disability, race, religion, sex or sexual orientation. Some applicants, with their consent, are referred to other Charities that have more funds available or might better meet their needs.

Professional Advisers:

Solicitors: Blandy and Blandy, Reading and Field Seymour Parks, Reading
Surveyors: Chaney's Chartered Surveyors, Caversham.

Contacts and Information:

The Charity's address is as given above, the telephone number is 0789 9798335 and the e-mail address is clerk@tilehurstplc.org.uk. There is a website at www.tilehurstplc.org.uk. Previous Annual Reports and a History of the Charity have been deposited at Tilehurst Library.

Policies:

1. Reserves: The Trustees have agreed the following Reserves:
A Property Reserve of £2,000 for any liabilities that may arise in respect of each of the three main parcels of land held by the Charity (*i.e.* the total level of this reserve is £6,000).
A Contingency Reserve of £1,000 to help with urgent and severe need should available funds be insufficient.
A Key Deposit reserve of £650, representing returnable deposits for keys to the allotment garden sites.
The charity no longer has a development reserve but continues to keep a record of all money spent on development since mid 2010.

2. Grant making: The Trustees have a policy which takes into account the level of need of each applicant, the extent to which a grant would alleviate the need, and the funds available. On-going or repeating grants are not made, as they might prejudice decisions by the Trustees in the future.
3. Investment selection: The Trustees have a policy of seeking qualified professional advice from time to time.
4. Letting of Allotment Gardens: The Trustees have a policy, which takes note of the Disability Discrimination Act (*inter alia*).

Risk Management:

1. Trustees' and Officers' Indemnity - The Trustees are required to act in good faith and aim to do so. They are precluded from insuring against breach of this trust by the Scheme (governing document) of the Charity.
2. Employment legislation - this does not apply as the Trustees have no paid employees.
3. Loss of revenue - The main income of the Charity is from stocks, shares and unit trusts. These are obviously liable to fluctuate in value. The Trustees' policy on Investment selection (see above) helps to minimise the risks involved. No grants are made which involve future and/or regular payments as these might prejudice future decisions of the Trustees by using funds which might be needed for applicants with higher priorities.
4. Extraordinary expenditure - The Trustees have a policy on Reserves (see above), in case of extraordinary expenditure with regard to their land.
5. Public Liability - The Trustees have Public Liability Insurance in respect of their land. This protects them against claims from the public for injury, loss or damage incurred on the Charity's land. This does not cover loss of or damage to tenants' property.
6. Legal Expenses - The Trustees have Legal Expenses insurance to indemnify the cost of bringing or defending legal proceedings.
7. Disability Discrimination Act - The Trustees have addressed the requirements of this Act in their Policy on the Letting of Allotment Gardens, and by permitting special plots to be developed for the disabled.
8. Insurance - The Trustees obtain their Insurances through a well-established local firm of independent Insurance Brokers with a view to obtaining impartial advice and the best terms available.
9. Health and Safety - the Trustees aim to carry out health and safety inspections of the Charity's allotment sites at least once a year. A formal health and safety meeting was not carried out in 2021 due to COVID restrictions, but the Clerk visited the site regularly and liaised with relevant plot-holders and others about any matters of concern.
10. Financial controls – The Trustees have an annual review of the charity's financial controls to ensure that they are in line with current Charity Commission requirements.
11. GDPR – The charity has reviewed its handling of personal data to ensure it is compliant with data protection requirements.

Activities and Achievements:

The Trustees met on 6 occasions during the year, with meetings conducted remotely over secure zoom invitations. It is interesting to note that the Object of the Charity is to assist those in need, hardship or distress. The provision of allotment garden plots, although perhaps the most publicly seen and best-known side of the Charity's work, is incidental to this, and is one of the means of obtaining money to assist the beneficiaries.

During 2021, 90 grant applications were received (81 last year). 39 (36) grants were made. Nearly all the applications were supported by one of the statutory or voluntary caring agencies, and this is preferred by the Trustees because it gives some check on the validity of the information given about the applicant's circumstances. Similarly it is the Trustees' normal practice to pay grants directly to suppliers of goods and/or services or to the referring agency, to ensure that the money is spent as requested and agreed. An analysis of the grants applied for and made is given at the end of this Report (figures depend on interpretation of the information given by applicants).

Christian Community Action continues to act in association with the Charity in offering second-hand furniture and household goods at low cost or at no cost, as well as forwarding and supporting applications from needy clients.

The total amount of grants paid out was £13,289.46. Some applicants were referred to other Charities that could better meet their needs.

Most grants are approved at a meeting of the Trustees. When the matter is considered urgent or timely, grants may be approved *ex committée* by three Trustees (a *Quorum*). All such grants are reported to the next meeting for confirmation, and then minuted.

In addition, 35 allotment tenants who met the Charity's grant criteria received rent rebates totalling £630.00.

This year was an exceptional year due to the COVID pandemic and the charity recognised that there were wider needs across the community than in previous years. To meet some of these needs, the Trustees made donations totalling £1,000 to the following charities : Calcot Foodbank and Launchpad.

The Charity's Land:

Ever since the charitable trust was founded by the Tilehurst Inclosure Act of 1811 and the Tilehurst Inclosure Award of 1817, the Charity has owned land in Tilehurst. All of the Charity's land is privately owned. None of the Charity's land is dedicated to the public. There are no rights of way over the Charity's land.

For the sake of convenience, in this Annual Report, the land is treated as four separate areas.

1. The Victoria Recreation Ground. This land has been a Recreation Ground since 1897. In recent years, it has been let to and managed by Reading Borough Council. Although the lease ended on 28th September 1997, the present arrangement is continuing until a new lease is agreed.
2. An area fronting Kentwood Hill and Armour Hill, which is known, for convenience, as 'The Reserved Area'. Included in this area is some rough woodland known as 'The Withies', and an enclosed yard. The yard continues to be let under a commercial lease. The remainder of this land is currently unused. The area has been fenced as it contains uneven ground and derelict buildings and notices have been displayed warning the public that it is private land. The Trustees feel that this area is not suitable, at present, for use or access of any kind.
In order to maximise the Charity's assets and income, the Trustees would like to sell all of this land for development. This land has been included in the Reading Local Plan and has been designated as suitable for residential development.
3. The Allotment site at Polsted Road and Armour Hill. There are approximately 168 five-pole plots on the site, including some with raised beds for use by persons with disability or restricted mobility. Plots are let commercially on licence to individual allotment gardeners in order to generate income for the charity, with charges being reviewed annually.
4. The Chapel Hill site lies in an area zoned for residential use, and is awaiting sale for development.

This report and the accompanying Statement of Accounts were formally accepted by the Trustees on

Signed.....Chairman of the Trustees.

.....Clerk to the Trustees (to 31 December 2021).

Date.....

Summary and analysis of grant applications during 2021 and grants made:

The information in this table is based on information given by applicants, which may not be clear, complete or correct.

[illegible]

Receipts and Payments Account for the year ending 31st. December 2021.

		2021	
A1b.	Trading activities - allotments.	<u>£ 5,678.04</u>	
	Rent receipts		£ 9,441.00
	add grants (contra)		<u>£ 630.00</u>
			<u>£ 10,071.00</u>
	Less - P.L. Insurance		-£
	Water		-£ 1,838.40
	Printing, postage &c.,		
	Site maintenance and security		<u>-£ 2554.56</u>
	Total expenses		<u>-£ 4,392.96</u>
A1c.	Receipts from Assets	<u>£ 14,665.08</u>	
	Charifund, M. & G.		£ 4,691.93
	Charinco, B.R.I.M.		£ 2,367.72
	Merchants' Trust		£ 816.00
	United Utilities plc.		£ 1,039.07
	Commercial rents		£ 5,750.00
	Bank interest, C.O.I.F.		£ 0.36
A1d.	Other Receipts	<u>£ -</u>	
	Drawdown from Deposit a/c		£ -
	Donation		£ -
	Development payment		£ -
	Sub-total (Revenue Receipts).	<u>£ 20,343.12</u>	
	Drawdown from Deposit for investment. (contra)		<u>£0.00</u>
	Sub-total (all receipts).		<u>£ 20,343.12</u>
A2a	Charitable payments	<u>£ 13,919.46</u>	
	Grants to those in need		£ 13,289.46
	Rent reductions for needy allotment tenants.		£ 630.00
			£ -
A2b.	Expenses of management and administration.	<u>£ 5,582.82</u>	
	Printing, postage, telephone &c.		£ 129.98
	Charges and fees -(see note).		£ 4,877.10
	Insurances		£ 575.74
	Sub-total of Revenue Payments	<u>£ 19,502.28</u>	
A2c.	Investment in B.R.I.M. Charinco. (contra)		
	Sub-total (all Payments).	<u>£ 19,502.28</u>	
	Receipts net of payments.		£ 840.84
	Cash funds at end of 2020		£ 37,104.65
	Cash funds at end of this year (2021).		£ 37,945.49
	Increase in funds over the year.		£ 840.84

Asset and Capital Statement for the Year ending 31st. December 2021.

Investment		Price	Value 31.12. 21
M. & G. Charifund	6340 units @	£15.56	£98,663.08
BRIM Charinco*	19030 units @	£1.840	£35,015.20
Merchants' Trust Ord. 25p.	3000 units @	£5.59	£16,770.00
United Utilities ord. GBP1	2403 shares @	£10.890	£26,168.670
Total of Permanent Endowment			£176,616.95
BRIM Charinco	7932 units @	£1.840	£35,015.200
Balances at Banks			£35,003.050
Deposit Account at COIF			£2,942.43
Total value of current assets.			£72,960.68
Total value of assets other than real estate.			£249,577.63
Adjustments:			
Rents due			£ -
Grants offered but not yet taken up			-£1,359.00
Cheques drawn and not yet presented			-£4,350.98
Due to Clerk			-£171.70
Allotment key deposits (returnable)			-£ 650.00
Total adjustments			-£6,531.68
Net Worth			£243,045.95
Current funds available for use			£66,429.00

Notes on the Accounts for the year ending 31 December 2021.

Receipts and Payments Account.

A2b)i	Charges and fees include:	P.O.Box number	£360.00
		Bank/card fees	£221.00
		Planning Related	£4,296.00
		Website	<u>£0.00</u>
			£4,877.10

The Planning related payments were as a result of the Trustees' decision to maximise income by sale of land, and was in connection with consultations about Reading Borough Council's Local Development Plan. None of the money was taken from funds invested for the benefit of the poor of Tilehurst.

Asset and Capital Statement.

The funds invested in Black Rock Investment Management Co's Charinco units are in two separate accounts. The larger account is part of the Permanent Endowment, and the other is part of the current assets, and is available for use by the Trustees.

Reserves:

The Trustees have maintained reserves which stood, at 31st. December 2021 as follows:

Property Reserve	£6,000.00
Allotment Key Deposit Reserve	£650.00
Contingency Reserve	<u>£1,000.00</u>
	£7,650.00

Available funds:

Funds available to the Trustees for current expenditure as at 31 December 2021 were:

Bank – current accounts	£35,003.05
Bank – deposit account	£2,942.43
Charinco (current asset account)	<u>£35,015.20</u>
	£72,960.68
Less current liabilities	-£6,531.68
Current funds available for use	£66,429.00

Capital Movements.

There were no capital movements during 2021.