

TILEHURST POOR'S LANDS CHARITY.
Regd. No: 204048.

Trustees' Annual Report for the Year ending 31 December 2012.
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. 2014	Co-opted.
The Revd. J. Rogers, Rector of Tilehurst		Full Year		Ex-officio.
Mr. D.Hayden		Full Year	May 2016	Theale Parish Council.
Mrs.S.Baker		Full Year	Dec. 2015	Co-opted.
Mr. D.J.Lovegrove		Full Year	May 2014	Tilehurst Parish Council.
Mrs. S.D.Vickers		Full year	May 2014	Reading Borough Council.
Mr. G.Winter		Full Year	Nov. 2015	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.

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:

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.

Public benefit:

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 or sex. Some applicants, with their consent, are referred to other Charities which have more funds available or might better meet their needs.

Professional Advisers:

Solicitors: Collins Dryland and Thorowgood, Henley on Thames.
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 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 which 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.
 - A 'Development Reserve' containing moneys from the sale of an Option Agreement for the sale of land (now expired) has been subsumed into unrestricted funds.

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 the Tilehurst Allotment Association to develop special plots 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 twice a year. Two were carried out in 2012 by Trustees, the Clerk and members of the Committee of the Allotment Society.

Activities and Achievements:

The Trustees met on 8 occasions during the year, including two meetings for Health and Safety inspections of the allotment sites. 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 2012, 86 grant applications were received (98 last year). 40 (61) 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 £8,835.22 (£12,495.30 in the previous year). Some applicants were referred to other Charities which 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 committee* by three Trustees (a *Quorum*). All such grants are reported to the next meeting for confirmation, and then minuted.

In addition, 28 allotment tenants who met the Charity's grant criteria received rent rebates totalling £333.

The Charity's Land.

The Charity owns land in Tilehurst, and for the sake of convenience, in this Annual Report, this is treated as four separate areas.

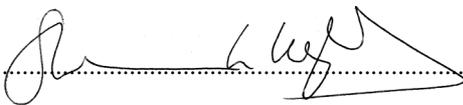
1. The Victoria Recreation Ground. This land has been a Recreation Ground since 1897. In recent years, it has been let to and managed by Reading Borough Council. Although the lease has ended, the present arrangement is continuing until a new lease is agreed.
2. An area fronting Kentwood Hill and Armour 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. The remainder of this land is currently unused. The area has been fenced and notices warning the public that it is private land, containing uneven ground and derelict buildings have been displayed.. The Trustees feel that this area is not suitable, at present, for use or access of any kind.
In order to maximise their income, the Trustees would like to sell all or some of this land for development. Representations have been made to Reading Borough Council concerning new Local Development Plan.
3. The Allotment site at Polsted Rd. and Armour Hill. There are 6 vacant allotments on this site. The Trustees continue to be very appreciative of the work of the Tilehurst Allotment Society . This Society, which is entirely independent of the Charity, is for allotment tenants of the Charity, and great credit is due to its officers and members for their contribution to the current state of the sites. Over the last few years, the Society has worked with the Trustees by carrying out maintenance and improvement work.
4. The Allotment site at Chapel Hill has six plots, which remain fully let.

There were 118 allotment tenants at the end of the year. Reduced rents were paid by 28 people who live in the area of benefit of the Charity and whose main income is State Pension or other benefit. The Trustees make a grant of the remainder of the rent. New tenants, if they take on a plot which is uncultivated or in poor condition, pay a full rent in the first year, but if they have made a good start at cultivation, no rent is charged for the second year.

At the end of 2012, there were 18 people on the waiting list, 5 of whom were existing tenants seeking more ground, and 2 of whom were not presently ready to take a plot.

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 2012).

Date.....5 May 2015.

Summary and analysis of grant applications during 2012 and grants made:

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

	2004	2005	2006	2007	2008	2009	2010	2011	2012
Total number of applications received:	122	125	114	115	109	112	113	98	86
being: Outside area of benefit	14	18	14	10	15	23	16	15	16
Referrals to other agencies and charities	9	5	4	11	4	3	7	6	8
Applications refused	1	9	3	9	4	2	5	2	5
Applications withdrawn	3	1	1	3	2	3	8	1	8
Additional information sought, but not provided	2	4	4	4	5	11	2	4	7
Grants not taken up	16	11	2	12	6	4	2	1	2
Applications pending								8	
Grants made	77	77	86	66	73	66	40	61	40
Requests (all applicants, including requests for several items):									
Electrical goods	53	61	48	59	50	35	55	45	36
Furniture, beds, carpets &c.	28	19	23	29	20	23	32	34	26
Clothes, mainly for children	3	6	4	5	6	6	10	4	7
Baby goods	3	0	3	2	2	0	0	0	1
Arrears of rent or payment for essential services	2	3	0	3	3	0	1	2	6
House repairs/decorating material	2	3	12	3	6	2	3	2	3
Educational/youth grants	4	0	7	7	16	4	9	1	2
Setting up home	7	7	11	2	6	4	2	5	2
Holidays, particularly for sick/disabled	0	0	1	0	0	0	1	2	1
Others - a great variety	2	10	8	14	3	0	3	10	11
Applicants living in									
Tilehurst	63	42	54	65	31	39	41	38	33
West Reading	26	38	15	17	32	16	34	28	22
Southcote	17	16	26	21	9	9	18	14	9
Calcot	1	2	2	1	3	2	2	2	3
Theale*	0	0	1	0	0	0	0	0	0
Holybrook*	3	1	1	0	0	0	0	1	0
Out of area								15	19
* Applications from Theale and Holybrook parishes are usually referred to another Charity.									
Applications from									
Organisations rather than individuals	3	1	1	1	2	0	0	0	0
Applicants with young children	66	64	57	60	60	43	73	60	5
Applicants who were single parents	54	45	47	52	58	36	54	50	44
Applications from other single persons	4	2	40	1	27	28	33	29	34
Applications from old age pensioners	0	4	7	7	3	2	12	2	3
Referring Agencies:									
Council Depts – Children, Housing &c.		0	27	17	29	21	26	44	24
Mental Health Team (R.C.M.H.T.)		20	4	2	6	1	5	0	9
Christian Community Action#		24	24	33	27	6	11	7	8
Family Support Centre (Council Dept. From 2011)		8	8	7	4	3	3	0	0
Associations/Charities for specific health problems		6	0	2	0	1	1	2	4
R.S.H.P (for single homeless)		3	2	3	1	6	7	0	0
Refugee Support Group		9	7	14	17	10	10	2	2
Citizens' Advice Bureau		2	4	0	2	0	0	11	0
Health Visitors/surgeries		6	8	13	7	7	16	4	12
R.E.A.P. (Resettlement Agency)/Launchpad		1	3	3	1	0	0	6	3
Other agencies		2	16	15	12	8	13	18	13
Self referrals		6	5	7	4	3	6	4	11

Some self referring applicants are asked for a supporting assessment from C.C.A.

Receipts and Payments Account for the year ending 31st. December 2012.

	2012	2011	2010
A1b. Trading activities - allotments.	£ 3,521.98	<u>£ 1,634.05</u>	<u>£ 878.92</u>
Rent receipts	£ 5,042.00	£ 3,899.00	£ 3,979.00
add grants (contra)	<u>£ 180.00</u>	<u>£ 204.00</u>	<u>£ 225.00</u>
	<u>£ 5,222.00</u>	<u>£ 4,103.00</u>	<u>£ 4,204.00</u>
Less - P.L. Insurance	-£ 401.00	-£ 401.00	-£ 397.50
Water	-£ 587.74	-£ 1,733.46	-£ 2,073.67
Printing, postage &c.,			-£ 180.41
Site maintenance and security	<u>-£ 711.28</u>	<u>-£ 334.49</u>	<u>-£ 673.50</u>
Total expenses	-£ 1,700.02	-£ 2,468.95	-£ 3,325.08
A1c. Receipts from Assets	£ 11,281.15	<u>£12,861.32</u>	<u>£10,523.33</u>
Charifund, M. & G.	£ 3,912.69	£ 3,658.44	£ 3,622.30
Charinco, B.R.I.M.	£ 2,696.28	£ 2,696.28	£ 1,896.09
Merchants' Trust	£ 696.00	£ 684.00	£ 681.00
United Utilities plc.	£ 769.20	£ 720.90	£ 824.23
Commercial rents	£ 3,130.00	£ 5,000.00	£ 3,300.00
Bank interest, C.O.I.F.	£ 76.98	£ 101.70	£ 199.71
A1d. Other Receipts	£ 96.00	<u>£ 240.00</u>	<u>£ 4,381.25</u>
Drawdown from Deposit a/c			£ 4,381.25
Donation	£ 96.00	£ 240.00	
Sub-total (Revenue Receipts).	£ 14,899.13	<u>£14,735.37</u>	<u>£15,783.50</u>
Drawdown from Deposit for investment. (contra)	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>
Sub-total (all receipts).	<u>£14,899.13</u>	<u>£14,735.37</u>	<u>£15,783.50</u>
A2a Charitable payments	£ 8,833.40	<u>£12,495.30</u>	<u>£13,377.97</u>
Grants to those in need	£ 8,500.40	£12,291.30	£13,152.97
Rent reductions for needy allotment tenants.	£ 333.00	£ 204.00	£ 225.00
A2b. Expenses of management and administration.	£ 4,386.75	<u>£11,803.83</u>	<u>£ 2,630.41</u>
Printing, postage, telephone &c.	£ 308.14	£ 647.82	£ 269.41
Charges and fees -(see note).	£ 3,928.11	£11,000.01	£ 2,256.00
Insurances	£ 150.50	£ 156.00	£ 105.00
Sub-total of Revenue Payments	<u>£13,220.15</u>	<u>£24,299.13</u>	<u>£16,008.38</u>
A2c. Investment in B.R.I.M. Charinco. (contra)			<u>£20,295.46</u>
Sub-total (all Payments).	£13,220.15	£24,299.13	£36,303.84
Receipts net of payments.	£ 1,678.98	-£ 9,563.76	-£ 224.88
Cash funds at end of 2011	£13,600.57	£23,164.33	£ 7,728.61
Cash funds at end of this year (2012).	£15,279.55	£13,600.57	£ 7,503.73
Increase in funds over the year.	£ 1,678.98	-£ 9,563.76	-£ 224.88

Asset and Capital Statement for the Year ending 31st. December 2012.

Investment	Price	Value 31.12.12	Value 31.12.11	Value 31.12.10
M. & G. Charifund 6340 units @	1199.8201	£ 76,068.59	£ 79,460.11	£ 72,957.55
B RIM Charinco* 19030.3 units @	198.1	£ 37,699.02	£ 36,937.81	£ 34,110.90
Merchants' Trust Ord. 25p. 3000 units @	401	£ 12,030.00	£ 10,968.75	£ 12,360.00
United Utilities ord. GBP1 2403 shares @	695	£ 16,700.85	£ 14,562.18	£ 14,225.77
Total of Permanent Endowment		£ 142,498.47	£ 141,928.85	£ 133,654.22
BRIM Charinco 7932.31 units @	194.1	£ 15,713.91	£ 15,396.61	£ 14,635.11
Balances at Banks	Current a/c	£ 12,337.11	£ 4,658.14	£ 7,503.71
Deposit Account at COIF		£ 2,942.43	£ 8,942.43	£ 15,660.60
Total value of current assets.		£ 30,993.45	£ 28,997.18	£ 37,799.42
Total value of assets other than real estate.		£ 173,491.92	£ 170,926.03	£ 171,453.64
Adjustments:				
Rents due		nil	nil	-£ 1,000.00
Grants offered but not yet taken up		-£ 250.00	-£ 398.00	-£ 773.00
Cheques drawn and not yet presented		-£ 381.00	-£ 895.32	-£ 35.00
Due to Clerk		-£ 268.14	-£ 274.14	-£ 322.84
Allotment key deposits (returnable)	say	-£ 650.00	-£ 650.00	-£ 650.00
Total adjustments		£ 1,549.14	-£ 2,217.46	-£ 2,780.84
Net Worth		£ 171,942.78	£ 168,708.57	£ 168,672.80

Notes on the Accounts for the year ending 31 December 2012.**Receipts and Payments Account.**

A2b)i	Charges and fees include:	P.O.Box number	£ 276.00
		Bank/card fees	£ 20.00
		Planning Consultant	£3,632.11

The Planning Consultant was engaged 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. The cost was taken from the Trustees' Development Fund which was set up with the proceeds of the sale of an Option to Purchase agreement for some of the Charity's land. 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 2012 as follows:

Development Fund (from sale of 'Option' Agreement on land)	£ 957.83
Property Reserve	£ 6,000.00
Allotment Key Deposit Reserve	£ 650.00
Contingency Reserve	<u>£ 1,000.00</u>
	£ 8,607.83

Available funds:

Funds available to the Trustees for current expenditure as at 31 December 2012 were:

Bank – current accounts	£12,337.11
Bank – deposit account	£ 2,942.43
Charinco (current asset account)	<u>£15,713.91</u>
	£30,993.45
Less current liabilities	<u>-£ 1,549.14</u>
Current funds available for use	£29,444.31

Capital Movements.

There were no capital movements during 2012.