

RUDDI'S RETREAT

England & Wales · Charity number 1146035

Details

Status Registered

Legal form Other

Registered 2012-02-21

Register [View on the Charity Commission register](#)

Contact

Address 29 The Lodge
Linthwaite
Huddersfield
HD7 5TG

Phone 07587080904

Email ruddisretreat@gmail.com

Website www.ruddisretreat.org

Activities

Objects: THE RELIEF OF SICKNESS AND TO PROMOTE THE PRESERVATION AND PROTECTION OF HEALTH BY PROVIDING A RESPITE HOLIDAY IN A SPECIFICALLY ADAPTED CARAVAN(S) FOR CHILDREN AND FAMILIES WHO HAVE LIFE LIMITING ILLNESS OR FOR BEREAVED FAMILIES SUFFERING BEREAVEMENT FROM THE LOSS OF A CHILD PARENT OR CARER.

Activities: Ruddi's Retreat is a growing charity that helps families affected by Cancer or life limiting illnesses. We send families on holiday to one of our beautiful caravans situated at the 5 Star caravan park at Primrose Valley. In 2016 Gwennie's Getaways was launched under the Ruddi's Retreat umbrella. Families affected by Dementia can also enjoy a respite break. All applications are welcome.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** Disability, Armed Forces/emergency Service Efficiency, Recreation, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Defined Groups

Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£694,678	£488,464	£287,714	12
2024-03-31	£422,232	£455,441	-	-
2023-03-31	£407,811	£462,782	-	-
2022-03-31	£462,782	£437,782	-	-
2021-03-31	£382,193	£316,967	-	-

Trustees

Name	Role	Appointed
ANNE JOSEPH		2011-11-10
Frank IAN Gledhill		2022-12-01
JADE JONES		2012-08-12
Kevin Sharp LVO DL		2022-08-09
Michael Greig		2022-12-01

RUDDI'S RETREAT

England & Wales - Charity number 1146035

Accounts

REGISTERED CHARITY NUMBER: 1146035

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025
FOR
RUDDI'S RETREAT**

SMH Sheards
Vernon House
40 New North Road
Huddersfield
West Yorkshire
HD1 5LS

RUDDI'S RETREAT

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RUDDI'S RETREAT

REPORT OF THE TRUSTEES for the year ended 31 March 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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 UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charitable objects are the relief of sickness to promote the preservation and protection of health by providing a respite holiday in a specifically adapted caravan(s) for children and families who have life limiting illness or for bereaved families suffering bereavement from the loss of a child, parent or carer.

Ruddi's Retreat is a charity that helps families affected by cancer or life limiting illnesses. We send families on holiday to one of our beautiful caravans situated at the 5 Star Caravan Park at Primrose Valley.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. The objects and activities are considered to be available to all members of the public who are suffering life limiting illness or bereavement.

Public benefit

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit.

RUDDI'S RETREAT

REPORT OF THE TRUSTEES for the year ended 31 March 2025

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Ruddi's Retreat have had another successful year meaning we have been able to provide respite holidays of a high quality to the families we aim to support.

In February, a significant donation of £128,471.96 was made to us by Simon at the Yorkshire Cancer Trust. This will allow us to widen our services which in turn will allow us to help even more families and tackle the waiting list we have for respite holidays.

This year we have had support from several local companies and individuals, including: 24/7 Blinds, Enterprise, Arnold Clark, Sarah Humphries, The Star, Reinwood School, Connie & Zoe, Ethan from Honley High School, Recycle 4 Charity, Millie Dawson, Shane Kelly, Yorkshire Building Society, Gary's Bike Ride at Asda, Team Red Bike Riders, Ryder & Dutton, Mark Fagan from Alfie's Angels, Jane Rowe, Medicash, Zurich, Audrey Spencer Dance School, Honley High School, Roger Kitson, Express Cleaning, Masonic Lodges, Andrea Barlow, Kirkburton Junior Football Club, Yes Energy Solutions, Judith & Malcolm (Rotary Club) and Perrys Huddersfield.

Team Red cyclists completed a sponsored bike ride from Huddersfield to Edinburgh, raising over £4000.00.

The support we have gained from 24/7 blinds have included donations, support with events and pop ups in store and they have also introduced us to FMG which have also allowed us to host pop up shops at their base.

One of our dedicated supporters, Stephen Collins, has raised £10,000.00 for us by completing sponsored walks despite being disabled himself.

We were invited to the Tower of London for the 'Movement for Good' awards hosted by Ecclesiastical where Ali was a finalist for a Community Champion Award. She was also a finalist at the Biz Women Awards.

We have been selected by 'Sheards' to be their charity of the year.

We received the pledged £100,000 from the Edward Gosling Foundation in May 2024, which was mentioned on our previous report, and we continue to hold that money in reserves.

We have been awarded grants between £1,000.00 and £10,000.00 from several charitable trusts including Waites Family Trust, Truemark Trust, Rhiannon Trust, Archer Trust and Will Charitable Trust.

We continue to be supported by Max Textiles via our clothing bins.

We received £1,067.00 via just giving.

Eurostar produced a promotional video for us.

We held fundraising events including a Clothing Swish, Coffee Mornings, Grand National Donkey Derby, Country & Western Brunch, Spice Girls Brunch, Drag Brunch, an Elvis Night and a Quiz Night, all which were well attended and successful fundraisers.

This is on top of regular raffles, ink cartridge recycling, collections tubs and scratch cards.

Our 200 Club was a regular source of income and also gave back with 3 winners every month.

We have now upgraded our 'Ruddi' caravan, which looks beautiful and has already been enjoyed by several families.

We completed our annual involvement in 'Childhood Cancer Awareness Month' in September, spreading the word and awareness of ours and other worthy causes.

Our annual Christmas Raffle was also a huge success, raising hundreds of pounds for the charity. This was boosted by 'The Big Give' which doubles our donations in December.

RUDDI'S RETREAT

REPORT OF THE TRUSTEES for the year ended 31 March 2025

Huddersfield Hub continue to publish supportive articles, helping spread the word on our charity.

We continue to be blessed with loyal volunteers who support us on a regular basis, helping in the shop, hosting their own and helping with our events.

FINANCIAL REVIEW

Financial position

The net income for the year was £210,449 (in 2024 £33,209 was expended), including net income of £217,041 (in £26,117 was expended) on unrestricted funds and net expenditure of £6,592 (in 2023 £7,092 was expended) on restricted funds.

Reserves policy

Using the strict definition of reserves - unrestricted net assets of the charity less the value of fixed assets (i.e., sums which are not readily realisable), this means that the charity had current assets of £182,852.

The financial statements for the year ending 31 March 2025 shows net funds of £287,714.

Going concern

In terms of going concern, given the positive future cash flows anticipated, the trustees do not consider that there are any uncertainties so significant to cast doubt over the ability of the charity to continue as a going concern.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The charity is governed by its Declaration of Trust dated 21 February 2012, amended 20 May 2013 and as a registered charity in England and Wales.

Charity constitution

None of the trustees have any beneficial interest in the charity. All of the trustees are members of the charity and guarantee to contribute £1 in the event of a winding up.

The decisions of the charity are made by the trustees, with day to day management delegated to the manager.

Recruitment and appointment of new trustees

Trustees are appointed for the skills and experience they bring to the charity. Training is provided if necessary.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1146035

Principal address

29 The Lodge
Linthwaite
Huddersfield
West Yorkshire
HD7 5TG

Trustees

Miss J Jones
Mr K Sharp
Mrs F A Joseph
Mr M J Greig
Mr F I Gledhill

RUDDI'S RETREAT

**REPORT OF THE TRUSTEES
for the year ended 31 March 2025**

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

SMH Sheards
Vernon House
40 New North Road
Huddersfield
West Yorkshire
HD1 5LS

Approved by order of the board of trustees on 12/11/2026..... and signed on its behalf by:

F. A. Joseph
Mrs F A Joseph - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF RUDDI'S RETREAT

Independent examiner's report to the trustees of Ruddi's Retreat

I report to the charity trustees on my examination of the accounts of Ruddi's Retreat (the Trust) for the year ended 31 March 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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Kevin Sanders FCCA

SMH Sheards
Vernon House
40 New North Road
Huddersfield
West Yorkshire
HD1 5LS

Date: 14/01/2026

RUDDI'S RETREAT

STATEMENT OF FINANCIAL ACTIVITIES **for the year ended 31 March 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	384,132	18,500	402,632	150,499
Other trading activities	3	289,802	-	289,802	271,677
Investment income	4	2,244	-	2,244	56
Total		<u>676,178</u>	<u>18,500</u>	<u>694,678</u>	<u>422,232</u>
EXPENDITURE ON					
Raising funds	5	312,374	-	312,374	282,565
Charitable activities	6				
Caravans and holidays		150,998	25,092	176,090	172,876
Other		(4,235)	-	(4,235)	-
Total		<u>459,137</u>	<u>25,092</u>	<u>484,229</u>	<u>455,441</u>
NET INCOME/(EXPENDITURE)		217,041	(6,592)	210,449	(33,209)
RECONCILIATION OF FUNDS					
Total funds brought forward		50,892	26,373	77,265	110,474
TOTAL FUNDS CARRIED FORWARD		<u>267,933</u>	<u>19,781</u>	<u>287,714</u>	<u>77,265</u>

The notes form part of these financial statements

RUDDI'S RETREAT**STATEMENT OF CASH FLOWS**
for the year ended 31 March 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	239,269	(12,192)
Net cash provided by/(used in) operating activities		239,269	(12,192)
Cash flows from investing activities			
Purchase of tangible fixed assets		(89,789)	-
Sale of tangible fixed assets		43,090	-
Interest received		794	56
Net cash (used in)/provided by investing activities		(45,905)	56
Change in cash and cash equivalents in the reporting period		193,364	(12,136)
Cash and cash equivalents at the beginning of the reporting period		8,252	20,388
Cash and cash equivalents at the end of the reporting period		201,616	8,252

The notes form part of these financial statements

RUDDI'S RETREAT**STATEMENT OF FINANCIAL POSITION**
31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	11	85,081	19,781	104,862	77,964
CURRENT ASSETS					
Debtors	12	19,269	-	19,269	17,952
Cash at bank and in hand		201,616	-	201,616	8,252
		<u>220,885</u>	<u>-</u>	<u>220,885</u>	<u>26,204</u>
CREDITORS					
Amounts falling due within one year	13	(38,033)	-	(38,033)	(26,903)
NET CURRENT ASSETS		<u>182,852</u>	<u>-</u>	<u>182,852</u>	<u>(699)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>267,933</u>	<u>19,781</u>	<u>287,714</u>	<u>77,265</u>
NET ASSETS		<u>267,933</u>	<u>19,781</u>	<u>287,714</u>	<u>77,265</u>
FUNDS	15				
Unrestricted funds:					
General fund				167,933	50,892
Edward Gosling Foundation				100,000	-
				<u>267,933</u>	<u>50,892</u>
Restricted funds:					
Caravan fixed assets				19,781	26,373
TOTAL FUNDS				<u>287,714</u>	<u>77,265</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 12/11/2026 and were signed on its behalf by:

F. A. Joseph
Mrs F A Joseph - Trustee

The notes form part of these financial statements

RUDDI'S RETREAT**NOTES TO THE STATEMENT OF CASH FLOWS
for the year ended 31 March 2025****1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM
OPERATING ACTIVITIES**

	2025 £	2024 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	210,449	(33,209)
Adjustments for:		
Depreciation charges	44,666	32,665
Profit on disposal of fixed assets	(24,865)	-
Interest received	(794)	(56)
Increase in debtors	(1,317)	(5,044)
Increase/(decrease) in creditors	11,130	(6,548)
Net cash provided by/(used in) operations	<u>239,269</u>	<u>(12,192)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank and in hand	8,252	193,364	201,616
	<u>8,252</u>	<u>193,364</u>	<u>201,616</u>
Total	<u>8,252</u>	<u>193,364</u>	<u>201,616</u>

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying value amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 is accounted for on an accruals basis and has been classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	- 20% on cost
Fixtures and fittings	- 20% on cost

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the Statement Of Financial Activities.

Items under £500 will go through expenses in the year and not added to fixed assets.

At each reporting date, the charity reviews the carrying amounts of its tangible fixed assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss, if any.

Taxation

The charity is exempt from tax on income falling within part II of the Corporation Tax Act 2010 and on gains falling within s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives. No tax charges have arisen in the charity.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments

The charity has elected to apply the provisions of Section 11 "Basic Financial Instruments" and Section 12 "Other Financial Instruments Issues" of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs.

Basic financial liabilities, including creditors are initially recognised at transaction price.

Financial assets and liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

RUDDI'S RETREAT**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025****2. DONATIONS AND LEGACIES**

	2025	2024
	£	£
Donations	258,632	75,527
Grants	144,000	74,972
	<u>402,632</u>	<u>150,499</u>

Grants received, included in the above, are as follows:

	2025	2024
	£	£
Albert Hunt Trust	-	5,000
Big Give Trust	-	3,379
Co-op	-	2,243
One Community Foundation	-	4,000
Haysmacintyre	-	10,000
The Swire Charitable Trust	-	20,000
The National Lottery	-	8,272
Miscellaneous grants	3,000	1,294
Kenneth Hargreaves	-	1,000
Rotherley Trust	-	1,000
Souter Charitable Trust	-	3,000
The Hobson Charity	-	5,784
TMF Income	-	5,000
Liz and Terry Bramall Foundation	-	5,000
Morrisons	6,000	-
Fence Club	4,000	-
Wates Family	5,000	-
Will Charitable Trust	13,500	-
Edward Gosling Foundation	100,000	-
Enterprise	1,500	-
The Truemark Trust	7,000	-
Archer Trust	4,000	-
	<u>144,000</u>	<u>74,972</u>

3. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Fundraising events	18,823	16,106
Cafe income	270,979	247,705
Private caravan hire	-	7,866
	<u>289,802</u>	<u>271,677</u>

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS - continued for the year ended 31 March 2025

4. INVESTMENT INCOME

	2025	2024
	£	£
Rents received	1,450	-
Deposit account interest	794	56
	<u>2,244</u>	<u>56</u>

5. RAISING FUNDS

Raising donations and legacies

	2025	2024
	£	£
Seeking donations, grants and legacies	3,944	511
Other fundraising costs	-	4,527
	<u>3,944</u>	<u>5,038</u>

Other trading activities

	2025	2024
	£	£
Purchases	166,757	158,585
Staff costs	122,989	98,712
Support costs	18,684	20,230
	<u>308,430</u>	<u>277,527</u>
Aggregate amounts	<u>312,374</u>	<u>282,565</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
Caravans and holidays	<u>130,781</u>	<u>45,309</u>	<u>176,090</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025

7. SUPPORT COSTS

	Management £	Governance costs £	Totals £
Other trading activities	18,684	-	18,684
Other resources expended	18,130	2,500	20,630
Caravans and holidays	45,309	-	45,309
	<u>82,123</u>	<u>2,500</u>	<u>84,623</u>

Support costs, included in the above, are as follows:

Management

	Other trading activities £	Other resources expended £	Caravans and holidays £	2025 Total activities £	2024 Total activities £
Wages	-	6,701	-	6,701	7,342
Insurance	-	-	574	574	853
Premises costs	18,684	-	-	18,684	16,608
Office costs	-	6,910	5	6,915	7,169
Bank charges and interest	-	2,396	-	2,396	3,309
Subscriptions and licences	-	2,123	64	2,187	1,140
Depreciation of tangible and heritage assets	-	-	44,666	44,666	32,665
	<u>18,684</u>	<u>18,130</u>	<u>45,309</u>	<u>82,123</u>	<u>69,086</u>

Governance costs

	2025 Other resources expended £	2024 Total activities £
Independent examination fees	2,500	2,500
Governance	-	280
	<u>2,500</u>	<u>2,780</u>

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS - continued for the year ended 31 March 2025

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

9. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	181,976	162,779
Social security costs	7,992	3,850
Other pension costs	4,475	3,425
	<u>194,443</u>	<u>170,054</u>

The average monthly number of employees during the year was as follows:

	2025	2024
Employees	<u>12</u>	<u>12</u>

No employees received emoluments in excess of £60,000.

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	140,715	9,784	150,499
Other trading activities	271,677	-	271,677
Investment income	56	-	56
Total	<u>412,448</u>	<u>9,784</u>	<u>422,232</u>
EXPENDITURE ON			
Raising funds	282,565	-	282,565
Charitable activities			
Caravans and holidays	163,092	9,784	172,876
Total	<u>445,657</u>	<u>9,784</u>	<u>455,441</u>
NET INCOME/(EXPENDITURE)	(33,209)	-	(33,209)
Transfers between funds	7,092	(7,092)	-
Net movement in funds	(26,117)	(7,092)	(33,209)
RECONCILIATION OF FUNDS			
Total funds brought forward	77,009	33,465	110,474

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS - continued **for the year ended 31 March 2025**

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
TOTAL FUNDS CARRIED FORWARD	50,892	26,373	77,265

11. TANGIBLE FIXED ASSETS

	Plant and machinery £	Fixtures and fittings £	Totals £
COST			
At 1 April 2024	109,253	55,116	164,369
Additions	89,789	-	89,789
Disposals	(30,375)	-	(30,375)
At 31 March 2025	168,667	55,116	223,783
DEPRECIATION			
At 1 April 2024	50,685	35,720	86,405
Charge for year	33,733	10,933	44,666
Eliminated on disposal	(12,150)	-	(12,150)
At 31 March 2025	72,268	46,653	118,921
NET BOOK VALUE			
At 31 March 2025	96,399	8,463	104,862
At 31 March 2024	58,568	19,396	77,964

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other debtors	13,601	11,500
Prepayments	5,668	6,452
	19,269	17,952

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS - continued **for the year ended 31 March 2025**

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	4,838	4,356
Taxation and social security	19,620	11,356
Other creditors	13,575	11,191
	<u>38,033</u>	<u>26,903</u>

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	4,740	7,985
Between one and five years	1,185	2,772
	<u>5,925</u>	<u>10,757</u>

15. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	At 31.3.25
	£	£	£
Unrestricted funds			
General fund	50,892	117,041	167,933
Edward Gosling Foundation	-	100,000	100,000
	<u>50,892</u>	<u>217,041</u>	<u>267,933</u>
Restricted funds			
Caravan fixed assets	26,373	(6,592)	19,781
	<u>77,265</u>	<u>210,449</u>	<u>287,714</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	576,178	(459,137)	117,041
Edward Gosling Foundation	100,000	-	100,000
	<u>676,178</u>	<u>(459,137)</u>	<u>217,041</u>
Restricted funds			
Holidays and respite care	12,500	(12,500)	-
Caravan fixed assets	-	(6,592)	(6,592)
Outdoor Space	6,000	(6,000)	-
	<u>18,500</u>	<u>(25,092)</u>	<u>(6,592)</u>
TOTAL FUNDS	<u>694,678</u>	<u>(484,229)</u>	<u>210,449</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	77,009	(33,209)	7,092	50,892
Restricted funds				
Caravan fixed assets	33,465	-	(7,092)	26,373
	<u>110,474</u>	<u>(33,209)</u>	<u>-</u>	<u>77,265</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	412,448	(445,657)	(33,209)
Restricted funds			
Holidays and respite care	6,784	(6,784)	-
Ground rent	3,000	(3,000)	-
	<u>9,784</u>	<u>(9,784)</u>	<u>-</u>
TOTAL FUNDS	<u>422,232</u>	<u>(455,441)</u>	<u>(33,209)</u>

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS - continued for the year ended 31 March 2025

16. RELATED PARTY DISCLOSURES

None of the Trustees (or any persons connected with them) received remuneration or benefits from the charity during the current or prior year.

200 Club winnings were received by one trustee amounting to £55 during the year (2024 - 3 Trustees amounting to £322).

RUDDI'S RETREAT

England & Wales - Charity number 1146035

Accounts

RUDDI'S RETREAT
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

Charity registration number 1146035

RUDDI'S RETREAT

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Miss J Jones Mr K Sharp Mrs F A Joseph Mr M J Greig Mr F Gledhill
Charity number	1146035
Registered and principal office	29 The Lodge Linthwaite Huddersfield HD7 5TG
Independent examiner	Alison Whalley BA (Hons) FCA Azets Audit Services Ltd Carlton House Grammar School Street Bradford BD1 4NS
Bankers	HSBC UK 11-12 Kingsgate Shopping Centre King Street Huddersfield HD12QB

RUDDI'S RETREAT

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Statement of financial activities	6
Balance sheet	7
Notes to the financial statements	8 - 20

RUDDI'S RETREAT

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Declaration of Trust, the Charities Act 2011 and "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 UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

The Legal and Administration page forms part of this report.

Objectives and activities

The charitable objects are the relief of sickness and to promote the preservation and protection of health by providing a respite holiday in a specifically adapted caravan(s) for children and families who have life limiting illness or for bereaved families suffering bereavement from the loss of a child, parent or carer.

Ruddi's Retreat is a charity that helps families affected by cancer or life limiting illnesses. We send families on holiday to one of our beautiful caravans situated at the 5 Star Caravan Park at Primrose Valley.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. The objects and activities are considered to be available to all members of the public who are suffering life limiting illness or bereavement.

Achievements and performance

Ruddi's Retreat have had a very successful year. With the money raised and donated we have been able to offer the respite holidays to a very high standard. This year we have had support from several local companies and individuals, including Perrys Huddersfield, Eurostar Commodities, Syngenta, Longwood Engineering, Simpson Wood, Ryder and Dutton, Zurich Community Trust, Aflex Hose, Northern Fitness Gym, AVL Gym, Huddersfield Quaker Meeting, Co-op Members, Highfields Day Opportunities, Morrisons Huddersfield, 3M Buckley Innovation Centre, Huddersfield Hub, Audrey Spencer School of Dance, Huddersfield Rotary Club, plus many more. Colne Valley High School Year 7's took part in a sponsored walk and held a staff cricket match for us. We held successful fundraising events including a drag brunch, bottomless brunches, breakfast with Santa, Christmas fayres, comedy night as well as lots of 'Go Gold' events in aid of Childhood Cancer Awareness Month. This was on top of lots of people running their own events for us including a very successful Donkey Derby, Paul Abbott Bike Ride, Stalybridge Fire Station open day, Shane took part in a boxing match with Boxing 4 U and Sarah Humphries held a sponsored head shave and a coffee morning at her own house.

We have run a very successful Big Give campaign and were lucky enough to once again travel to London to attend the Clothworkers dinner, after they kindly gifted us some money, last year towards the purchase of our fifth caravan in Blackpool. We have named this caravan Sarah, after our Patron, Duchess of York Sarah Ferguson. In November Bill Bates OBE officially opened Sarah, Bill represented Wooden Spoon, Sarah's Charity (Sarah's Trust) and the Clothworkers Charity in the ribbon cutting ceremony. Ali and Joanne were invited to the Mayors Office by Cllr Cahal Burke as part of his 'Thank You' celebrations at the end of his term in office and Ali and her family were lucky enough to be part of the audience of Ant & Dec's Saturday Night Takeaway as part of their charity special at the start of their final series. They were then lucky enough to have been awarded a holiday by Ant and Dec and have this summer enjoyed a lovely break in Mexico. Our shop has also had a refurb this year and we are now the proud owners of a stylish pink palace.

In May Ali was selected as a finalist in the BBC Make A Difference Awards and beat some tough competition to be awarded Fundraiser Of The Year.

Since the year end, we have been gifted money from Slaithwaite Duck Race and very generous people have continued to fundraise for us, including Stephen Collins who has walked from our Slaithwaite Store to Castle Hill using a rollator. This was a massive undertaking as he lives with Cerebral Palsy and the walk took him over 8 hours. We have been awarded £100,000.00 from the Edward Gosling Foundation and were also gifted a very generous donation of £32,000.00 from an anonymous donator. This allowed us to make a much needed upgrade on Cedar Vale 43 (Ruddi). Our 200 Club monthly lottery draw continues to grow and the team of Alfie's Angels have pledged to raise money for our sixth caravan.

RUDDI'S RETREAT

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Fundraising

Section 162a of the Charities Act 2011 requires charities to make a statement regarding fundraising activities. The legislation defines fundraising as 'soliciting or otherwise procuring money or other property for charitable purposes'. The charity does not actively raise funds from the public either directly or via use of an agent, accordingly no such amounts are presented in the financial statements for the year under review. The charity has received no complaints in relation to fundraising activity for the year under review.

Given the nature of the funding of the charity the Trustees consider that it remains appropriate not to be voluntarily bound to be regulated by the Fundraising Regulator.

Financial review

The income for the year was £422,232 (2023 £407,811), including income of £ 9,784 on restricted funds. Expenditure amounted to £455,441 (2023 £437,106), including £9,784 restricted. The net expenditure for the year was £33,209 (2023 £29,295 expenditure).

In terms of going concern, given the positive future cash flows anticipated, the trustees do not consider that there are any uncertainties so significant to cast doubt over the ability of the charity to continue as a going concern.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The general funds at 31.3.24 were £50,892.

Structure, governance and management

The charity is governed by its Declaration of Trust dated 21 February 2012, amended 20 May 2013 and registered as a charity in England and Wales.

The trustees who served during the year and up to the date of signature of the financial statements were:

Miss J Jones

Mr K Sharp

Mrs F A Joseph

Mrs A Binns

(Resigned 5 December 2023)

Mrs T Rushworth

(Resigned 10 April 2024)

Mr M J Greig

Mr F Gledhill

Trustees are appointed for the skills and experience they bring to the charity. Training is provided if necessary.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

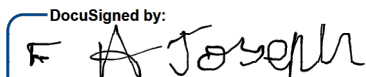
The decisions of the charity are made by the trustees, with day to day management delegated to the manager.

RUDDI'S RETREAT

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

The trustees' report was approved by the Board of Trustees.

DocuSigned by:

A683F18FD3434BD...
Mrs F A Joseph
Trustee

28 October 2024

RUDDI'S RETREAT

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2024

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable 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 charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

RUDDI'S RETREAT

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF RUDDI'S RETREAT

I report to the trustees on my examination of the financial statements of Ruddi's Retreat (the charity) for the year ended 31 March 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

Signed by:



BC2221165F424D2...

Alison Whalley BA (Hons) FCA

Independent Examiner
Azets Audit Services Ltd
Carlton House
Grammar School Street
Bradford
BD1 4NS

Dated: 28 October 2024

RUDDI'S RETREAT

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
<u>Income from:</u>							
Donations and legacies	3	140,715	9,784	150,499	90,937	50,000	140,937
Other trading activities	4	271,677	-	271,677	266,874	-	266,874
Investments	5	56	-	56	-	-	-
Total income		412,448	9,784	422,232	357,811	50,000	407,811
<u>Expenditure on:</u>							
Raising funds	6	282,565	-	282,565	321,502	-	321,502
Charitable activities	7	163,092	9,784	172,876	99,069	16,535	115,604
Total expenditure		445,657	9,784	455,441	420,571	16,535	437,106
Net outgoing resources before transfers		(33,209)	-	(33,209)	(62,760)	33,465	(29,295)
Gross transfers between funds		7,092	(7,092)	-	-	-	-
Net expenditure for the year/							
Net movement in funds		(26,117)	(7,092)	(33,209)	(62,760)	33,465	(29,295)
Fund balances at 1 April 2023		77,009	33,465	110,474	139,769	-	139,769
Fund balances at 31 March 2024		50,892	26,373	77,265	77,009	33,465	110,474

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

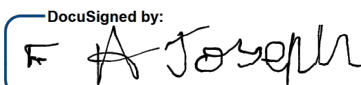
RUDDI'S RETREAT

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	12		77,964		110,629
Current assets					
Debtors	13	17,952		12,908	
Cash at bank and in hand		8,252		20,388	
		<u>26,204</u>		<u>33,296</u>	
Creditors: amounts falling due within one year	14	<u>(26,903)</u>		<u>(33,451)</u>	
Net current liabilities			(699)		(155)
Total assets less current liabilities			<u>77,265</u>		<u>110,474</u>
Income funds					
Restricted funds	16		26,373		33,465
<u>Unrestricted funds</u>					
Designated funds	17	-		76,909	
General unrestricted funds		<u>50,892</u>		<u>100</u>	
			<u>50,892</u>		<u>77,009</u>
			<u>77,265</u>		<u>110,474</u>

The financial statements were approved by the Trustees on 28 October 2024

DocuSigned by:

 A683F18FD3434BD...
 Mrs F A Joseph
 Trustee

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Ruddi's Retreat is a charity registered in England and Wales on 21 February 2012 and is governed by its declaration of trust dated 21 February 2012, amended 20 May 2013.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Declaration of Trust, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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 UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit 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 is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	20% Straight line
Fixtures and fittings	20% Straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Items under £500 will be go through the expense in the year and not added to fixed assets.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2024 £	2024 £	2024 £	2023 £	2023 £	2023 £
Donations and gifts	75,527	-	75,527	70,387	5,000	75,387
Grants listed below	65,188	9,784	74,972	20,100	45,000	65,100
Sponsorship	-	-	-	450	-	450
	<u>140,715</u>	<u>9,784</u>	<u>150,499</u>	<u>90,937</u>	<u>50,000</u>	<u>140,937</u>

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

3 Donations and legacies

(Continued)

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2024 £	2024 £	2024 £	2023 £	2023 £	2023 £
Grants receivable for core activities						
Albert Hunt Trust	5,000	-	5,000	5,000	-	5,000
Big Give Trust	3,379	-	3,379	-	-	-
Co-op	2,243	-	2,243	-	-	-
Arnold Clark	-	-	-	2,000	-	2,000
Clothworkers Foundation	-	-	-	-	20,000	20,000
One Community Foundation	1,000	3,000	4,000	3,000	-	3,000
Haysmacintyre	10,000	-	10,000	-	-	-
The Swire Charitable Trust	20,000	-	20,000	-	-	-
The National Lottery	8,272	-	8,272	-	-	-
Miscellaneous grants	1,294	-	1,294	-	-	-
Kenneth Hargreaves	1,000	-	1,000	-	-	-
Bruce Wake Charitable Trust	-	-	-	1,100	-	1,100
Rotherley Trust	-	1,000	1,000	-	-	-
Souter Charitable Trust	3,000	-	3,000	-	-	-
The Hobson Charity	-	5,784	5,784	-	-	-
TMF Income	5,000	-	5,000	-	-	-
Liz and Terry Bramall Foundation	5,000	-	5,000	-	-	-
Edgar E Lawley Foundation	-	-	-	1,500	-	1,500
Felicity Wilde Charitable Trust	-	-	-	1,000	-	1,000
The Hedley Foundation	-	-	-	2,000	-	2,000
Sir James Roll Charitable Trust	-	-	-	1,500	-	1,500
The Webb Family	-	-	-	3,000	-	3,000
Wooden Spoon	-	-	-	-	25,000	25,000
	<u>65,188</u>	<u>9,784</u>	<u>74,972</u>	<u>20,100</u>	<u>45,000</u>	<u>65,100</u>

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

4 Other trading activities

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Fundraising events and lotteries	16,106	18,343
Cafe income	247,705	237,829
Private Caravan Hire	7,866	10,702
Other trading activities	271,677	266,874

5 Investments

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Interest receivable	56	-

6 Raising funds

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
<u>Fundraising and publicity</u>		
Seeking donations, grants and legacies	511	1,114
Other fundraising costs	4,527	9,695
Fundraising and publicity	5,038	10,809
<u>Trading costs</u>		
Operating cafe	157,151	152,669
Other trading activities	1,434	16,221
Staff costs	98,712	115,216
Support costs	20,230	26,587
Trading costs	277,527	310,693
	282,565	321,502

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

7 Charitable activities

	Caravans and holidays	Caravans and holidays
	2024 £	2023 £
Staff costs	64,000	33,520
Project costs	57,240	55,496
	121,240	89,016
Share of support costs (see note 8)	50,106	25,488
Share of governance costs (see note 8)	1,530	1,100
	172,876	115,604
Analysis by fund		
Unrestricted funds	163,092	99,069
Restricted funds	9,784	16,535
	172,876	115,604

RUDDI'S RETREAT
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

8	Support costs	Support costs £	Governance costs £	2024 £	Support costs £	Governance costs £	2023 £	Basis of allocation
	Staff costs	7,342	-	7,342	-	-	-	Allocated individually
	Depreciation	32,665	-	32,665	25,872	-	25,872	100% charity
	Premises	16,608	-	16,608	14,318	-	14,318	50% cafe 50% charity
	Office	7,169	-	7,169	6,140	-	6,140	100% chairty
	Insurance	853	-	853	684	-	684	50% cafe 50% charity
	Bank charges and interest	3,309	-	3,309	2,976	-	2,976	75% cafe 50% charity
	Subscriptions and licences	1,140	-	1,140	985	-	985	100% charity
	Independent examination	-	2,500	2,500	-	2,200	2,200	100% charity
	Governance	-	280	280	-	-	-	100% charity
		69,086	2,780	71,866	50,975	2,200	53,175	
	Analysed between							
	Trading	18,980	1,250	20,230	25,487	1,100	26,587	
	Charitable activities	50,106	1,530	51,636	25,488	1,100	26,588	
		69,086	2,780	71,866	50,975	2,200	53,175	

Governance costs includes payments to the accountants of £2,500 (2023- £2,200) for independent examination fees.

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the current or prior year.

200 Club winnings were received by three Trustees amounting to £332 during the year (2023 - 2 Trustees amounting to £90).

10 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	12	9
Employment costs	2024 £	2023 £
Wages and salaries	162,779	140,709
Social security costs	3,850	4,587
Other pension costs	3,425	3,440
	170,054	148,736

There were no employees whose annual remuneration was more than £60,000 (2023 none).

11 Taxation

As a charity the company is exempt from tax on income falling within part II of the Corporation Tax Act 2010 and on gains falling within s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives. No tax charges have arisen in the charity.

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

12 Tangible fixed assets

	Plant and equipment £	Fixtures and fittings £	Total £
Cost			
At 1 April 2023	109,253	55,116	164,369
At 31 March 2024	109,253	55,116	164,369
Depreciation and impairment			
At 1 April 2023	28,834	24,906	53,740
Depreciation charged in the year	21,851	10,814	32,665
At 31 March 2024	50,685	35,720	86,405
Carrying amount			
At 31 March 2024	58,568	19,396	77,964
At 31 March 2023	80,418	30,211	110,629

13 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Other debtors	11,500	11,500
Prepayments and accrued income	6,452	1,408
	17,952	12,908

14 Creditors: amounts falling due within one year

	2024 £	2023 £
Other taxation and social security	11,356	7,905
Trade creditors	4,356	18,684
Other creditors	8,325	4,500
Accruals and deferred income	2,866	2,362
	26,903	33,451

15 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £3,425 (2023 - £3,440).

RUDDI'S RETREAT
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

16 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			Transfers	Balance at		Incoming resources	Resources expended		Transfers	Balance at	
	Incoming resources	£	£	Transfers	£	1 April 2023		£	£		£	£		£	31 March 2024
Holidays and respite care	-	-	-	-	-	-	-	-	-	6,784	(6,784)	-	-	-	-
Caravan 5	50,000	(16,535)	(33,465)	(33,465)	-	-	-	-	-	-	(3,000)	-	-	-	-
Ground Rent	-	-	-	-	-	-	-	-	3,000	-	-	-	-	-	-
Caravan fixed assets	-	-	33,465	33,465	33,465	33,465	-	-	-	-	-	(7,092)	26,373	-	-
	50,000	(16,535)	-	-	-	33,465	-	33,465	9,784	-	(9,784)	(7,092)	26,373	-	-

Holidays were funded by The Hobson Charity and Rothley Trust.

Rent was funded by One Community Foundation.

Prior Year

The purchase and kitting our of a new caravan was funded by the Clothworkers Foundation, Wooden Spoon and a private donation. The value of the caravan purchased has been transferred to the caravan fixed asset fund and will be reduced each year for depreciation to show the current value of the caravan.

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

17 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2022	Resources expended	Transfers	Balance at 1 April 2023	Resources expended	Transfers	Balance at 31 March 2024
	£	£	£	£	£	£	£
Fixed asset fund	101,850	(25,872)	931	76,909	(25,972)	(50,937)	-
	<u>101,850</u>	<u>(25,872)</u>	<u>931</u>	<u>76,909</u>	<u>(25,972)</u>	<u>(50,937)</u>	<u>-</u>

A transfer has been made in the year to general funds.

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

18 Funds	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers	Balance at 31 March 2024 £
Restricted funds	-	50,000	(16,535)	-	33,465	9,784	(9,784)	(7,092)	26,373
Designated funds	101,850	-	(25,872)	931	76,909	-	(25,972)	(50,937)	-
General funds	37,919	357,811	(394,699)	(931)	100	412,448	(419,685)	58,029	50,892
	139,769	407,811	(437,106)		110,274	422,232	(455,441)	-	77,265
19 Analysis of net assets between funds									
			Unrestricted funds 2024 £	Designated funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fund balances at 31 March 2024 are represented by:									
Tangible assets			51,591	-	26,373	77,964	255	33,465	110,629
Current assets/(liabilities)			(699)	-	-	(699)	(155)	-	(155)
			50,892	-	26,373	77,265	100	33,465	110,474

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

20 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024	2023
	£	£
Within one year	7,985	6,706
Between two and five years	2,772	7,110
	<u>10,757</u>	<u>13,816</u>

21 Related party transactions

Other than the transactions disclosed in note 9, there were no disclosable related party transactions during the year (2023 - none).

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2024	2023
	£	£
Aggregate compensation	<u>78,685</u>	<u>74,766</u>

RUDDI'S RETREAT

England & Wales - Charity number 1146035

Accounts

RUDDI'S RETREAT
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

Charity registration number 1146035

RUDDI'S RETREAT

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Miss J Jones	
	Mr K Sharp	(Appointed 9 August 2022)
	Mrs F A Joseph	
	Mrs T Rushworth	(Appointed 9 August 2022)
	Mr M J Greig	(Appointed 1 December 2022)
	Mr F Gledhill	(Appointed 1 December 2022)
Charity number	1146035	
Registered and principal office	29 The Lodge Linthwaite Huddersfield HD7 5TG	
Independent examiner	Alison Whalley BA (Hons) FCA Azets Audit Services Ltd Carlton House Grammar School Street Bradford BD1 4NS	
Bankers	HSBC UK 2 Cloth House Street Huddersfield West Yorkshire HD1 2ES	

RUDDI'S RETREAT

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Statement of financial activities	5
Balance sheet	6
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RUDDI'S RETREAT

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Declaration of Trust, the Charities Act 2011 and "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 UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The charitable objects are the relief of sickness and to promote the preservation and protection of health by providing a respite holiday in a specifically adapted caravan(s) for children and families who have life limiting illness or for bereaved families suffering bereavement from the loss of a child, parent or carer.

Ruddi's Retreat is a charity that helps families affected by cancer or life limiting illnesses. We send families on holiday to one of our beautiful caravans situated at the 5 Star Caravan Park at Primrose Valley.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Ruddi's Retreat have had a very successful year. With the money raised and donated we have been able to offer the respite holidays to a very high standard. We were unsure how things would go since coming back after the pandemic, but again we have gone from strength to strength, and we are doing extremely well and hope to continue this success into 2023/24. We have purchased our 5th Caravan, which is sited near Blackpool on a Partington's site, as well as celebrating our 10-year anniversary with a fundraising ball. We had another visit from our Patron, Sarah the Duchess of York who enjoyed visiting our café and judged our Easter egg competition. We were invited to attend the Party at the Palace to celebrate the Queen's Golden Jubilee as well as attending the Garden Party at Buckingham Palace in recognition of The Queen's Volunteering award received in 2021. We were very proud to have been invited and attended with pleasure. We ran a very successful Ruddi's Reindeer campaign, and we not only gave a gift to children who were in hospital over Christmas we were also able to support over 200 local children to ensure that those that are less fortunate also received Christmas gifts. We were also able to donate some presents to Mission Christmas, Cash for Kids and were pleased to welcome Milo and Rosie from Pulse Radio to receive the gifts from us. Two of our Trustees took part in Pedal 4 Pounds with Huddersfield Town Foundation on May 19th, 2023 and raised over £18,000.00.

Financial review

The income for the year was £407,811 (2022 £462,782), including income of £ 50,000 on restricted funds. Expenditure amounted to £437,106 (2022 £437,029), including £16,535 restricted. The net expenditure for the year was £29,295 (2022 £25,753 income).

In additions to the restricted fund expenditure is £33,465 which is included in the fixed asset additions.

In terms of going concern, given the positive future cash flows anticipated, the trustees do not consider that there are any uncertainties so significant to cast doubt over the ability of the charity to continue as a going concern.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Using the strict definition of reserves - unrestricted net assets of the charity less the value of fixed assets (i.e., Sums which are not readily realisable), this means that the charity general funds of deficit £155.

RUDDI'S RETREAT

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Structure, governance and management

The charity is governed by its Declaration of Trust dated 21 February 2012, amended 20 May 2013 and registered as a charity in England and Wales.

The trustees who served during the year and up to the date of signature of the financial statements were:

Miss J Jones

Mr K Sharp

(Appointed 9 August 2022)

Mrs F A Joseph

Mrs A Binns (removed)

(Resigned 5 December 2023)

Mrs T Rushworth

(Appointed 9 August 2022)

Mr M J Greig

(Appointed 1 December 2022)

Mr F Gledhill

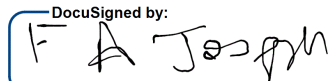
(Appointed 1 December 2022)

Trustees are appointed for the skills and experience they bring to the charity. Training is provided if necessary.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The decisions of the charity are made by the trustees, with day to day management delegated to the manager.

The trustees' report was approved by the Board of Trustees.

DocuSigned by:

F0FC15C96005486...
Mrs F A Joseph
Trustee

10 January 2024

RUDDI'S RETREAT

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2023

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable 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 charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

RUDDI'S RETREAT

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF RUDDI'S RETREAT

I report to the trustees on my examination of the financial statements of Ruddi's Retreat (the charity) for the year ended 31 March 2023.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

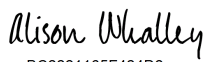
I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

DocuSigned by:


BC2221165F424D2...

Alison Whalley BA (Hons) FCA

Independent Examiner
Azets Audit Services Ltd
Carlton House
Grammar School Street
Bradford
BD1 4NS

Dated: 10 January 2024

RUDDI'S RETREAT

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Notes							
<u>Income and endowments from:</u>							
Donations and legacies	3	90,937	50,000	140,937	79,955	86,117	166,072
Other trading activities	4	266,874	-	266,874	264,740	-	264,740
Other income	5	-	-	-	31,970	-	31,970
Total income		<u>357,811</u>	<u>50,000</u>	<u>407,811</u>	<u>376,665</u>	<u>86,117</u>	<u>462,782</u>
<u>Expenditure on:</u>							
Raising funds	6	321,502	-	321,502	299,340	-	299,340
Charitable activities	7	99,069	16,535	115,604	51,572	86,117	137,689
Total expenditure		<u>420,571</u>	<u>16,535</u>	<u>437,106</u>	<u>350,912</u>	<u>86,117</u>	<u>437,029</u>
Net (expenditure)/income for the year/							
Net movement in funds		(62,760)	33,465	(29,295)	25,753	-	25,753
Fund balances at 1 April 2022		<u>139,769</u>	<u>-</u>	<u>139,769</u>	<u>114,016</u>	<u>-</u>	<u>114,016</u>
Fund balances at 31 March 2023		<u>77,009</u>	<u>33,465</u>	<u>110,474</u>	<u>139,769</u>	<u>-</u>	<u>139,769</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

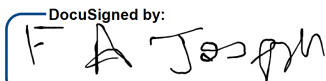
RUDDI'S RETREAT

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	12		110,629		101,850
Current assets					
Debtors	13	12,908		22,059	
Cash at bank and in hand		20,388		33,497	
		33,296		55,556	
Creditors: amounts falling due within one year	14	(33,451)		(17,637)	
Net current (liabilities)/assets			(155)		37,919
Total assets less current liabilities			110,474		139,769
Income funds					
Restricted funds	16		33,465		-
<u>Unrestricted funds</u>					
Designated funds	17	76,909		101,850	
General unrestricted funds		100		37,919	
			77,009		139,769
			110,474		139,769

The financial statements were approved by the Trustees on 10 January 2024

DocuSigned by:

 F0FC15C96005486...
 Mrs F A Joseph
 Trustee

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Charity information

Ruddi's Retreat is a charity registered in England and Wales on 21 February 2012 and is governed by its declaration of trust dated 21 February 2012, amended 20 May 2013.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Declaration of Trust, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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 UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit 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 is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	20% Straight line
Fixtures and fittings	20% Straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2023 £	2023 £	2023 £	2022 £	2022 £	2022 £
Donations and gifts	70,387	5,000	75,387	51,853	500	52,353
Grants listed below	20,100	45,000	65,100	27,212	85,617	112,829
Sponsorship	450	-	450	890	-	890
	<u>90,937</u>	<u>50,000</u>	<u>140,937</u>	<u>79,955</u>	<u>86,117</u>	<u>166,072</u>

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

3 Donations and legacies

(Continued)

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2023 £	2023 £	2023 £	2022 £	2022 £	2022 £
Grants receivable for core activities						
Albert Hunt Trust	5,000	-	5,000	-	-	-
HMRC Job Retention Scheme	-	-	-	7,652	-	7,652
Kirklees Metropolitan Council	-	-	-	10,034	-	10,034
Arnold Clark Clothworkers Foundation	2,000	-	2,000	-	-	-
One Community	-	20,000	20,000	-	-	-
Sir George Martin Trust	3,000	-	3,000	-	3,000	3,000
The Swire Charitable Trust	-	-	-	3,000	-	3,000
Zurich Community Trust	-	-	-	-	19,572	19,572
Miscellaneous grants	-	-	-	-	22,000	22,000
Adamson Trust	-	-	-	3,526	1,045	4,571
Bruce Wake Charitable Trust	-	-	-	-	2,000	2,000
Delamere Dairy Foundation	1,100	-	1,100	-	2,500	2,500
The Edward Gostling Foundation	-	-	-	-	2,000	2,000
National Lottery	-	-	-	-	5,000	5,000
Postcode Neighbour	-	-	-	-	9,800	9,800
Screwfix Foundation	-	-	-	-	9,700	9,700
The Denton Charity Trust	-	-	-	-	2,500	2,500
TSL Kirklees	-	-	-	3,000	-	3,000
West Riding Masonic Lodge	-	-	-	-	4,500	4,500
Edgar E Lawley Foundation	-	-	-	-	2,000	2,000
Felicity Wilde Charitable Trust	1,500	-	1,500	-	-	-
The Hedley Foundation	1,000	-	1,000	-	-	-
Sir James Roll Charitable Trust	2,000	-	2,000	-	-	-
The Webb Family	1,500	-	1,500	-	-	-
Wooden Spoon	3,000	-	3,000	-	-	-
	-	25,000	25,000	-	-	-
	20,100	45,000	65,100	27,212	85,617	112,829

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

3 Donations and legacies

(Continued)

4 Other trading activities

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Fundraising events and lotteries	18,343	13,301
Cafe income	237,829	238,270
Private Caravan Hire	10,702	13,169
Other trading activities	266,874	264,740

5 Other income

	Total	Unrestricted funds
	2023	2022
	£	£
Sale of caravans not capitalised	-	31,970

6 Raising funds

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
<u>Fundraising and publicity</u>		
Seeking donations, grants and legacies	1,114	3,018
Other fundraising costs	9,695	3,998
Fundraising and publicity	10,809	7,016
<u>Trading costs</u>		
Operating cafe	152,669	160,900
Other trading activities	16,221	2,957
Staff costs	115,216	102,912
Support costs	26,587	25,555
Trading costs	310,693	292,324
	321,502	299,340

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

6 Raising funds (Continued)

7 Charitable activities

	Caravans and holidays	Caravans and holidays
	2023 £	2022 £
Staff costs	33,520	67,383
Project costs	55,496	44,751
	<u>89,016</u>	<u>112,134</u>
Share of support costs (see note 8)	25,488	23,690
Share of governance costs (see note 8)	1,100	1,865
	<u>115,604</u>	<u>137,689</u>
Analysis by fund		
Unrestricted funds	99,069	51,572
Restricted funds	16,535	86,117
	<u>115,604</u>	<u>137,689</u>

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

8 Support costs

	Support costs	Governance costs	2023	Support costs	Governance costs	2022
	£	£	£	£	£	£
Depreciation	25,872	-	25,872	19,327	-	19,327
Premises	14,318	-	14,318	15,512	-	15,512
Office	6,140	-	6,140	8,219	-	8,219
Insurance	684	-	684	124	-	124
Legal and professional	-	-	-	908	-	908
Bank charges and interest	2,976	-	2,976	3,082	-	3,082
Subscriptions and licences	985	-	985	208	-	208
Independent examination	-	2,200	2,200	-	2,000	2,000
Accountancy	-	-	-	-	1,730	1,730
	<u>50,975</u>	<u>2,200</u>	<u>53,175</u>	<u>47,380</u>	<u>3,730</u>	<u>51,110</u>
Analysed between						
Trading	25,487	1,100	26,587	23,690	1,865	25,555
Charitable activities	25,488	1,100	26,588	23,690	1,865	25,555
	<u>50,975</u>	<u>2,200</u>	<u>53,175</u>	<u>47,380</u>	<u>3,730</u>	<u>51,110</u>

Support and governance costs are split equally between the caravan holidays and cafe direct costs.

Governance costs includes payments to the accountants of £2,200 (2022- £2,000) for independent examination fees.

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the current or prior year.

10 Employees

The average monthly number of employees during the year was:

2023 Number	2022 Number
9	12

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

10 Employees (Continued)

Employment costs	2023 £	2022 £
Wages and salaries	140,709	161,164
Social security costs	4,587	5,546
Other pension costs	3,440	3,585
	<u>148,736</u>	<u>170,295</u>

There were no employees whose annual remuneration was more than £60,000 (2022 none).

11 Taxation

As a charity the company is exempt from tax on income falling within part II of the Corporation Tax Act 2010 and on gains falling within s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives. No tax charges have arisen in the charity.

12 Tangible fixed assets

	Plant and equipment £	Fixtures and fittings £	Total £
Cost			
At 1 April 2022	75,787	53,931	129,718
Additions	33,465	1,186	34,651
At 31 March 2023	<u>109,252</u>	<u>55,117</u>	<u>164,369</u>
Depreciation and impairment			
At 1 April 2022	13,677	14,191	27,868
Depreciation charged in the year	15,157	10,715	25,872
At 31 March 2023	<u>28,834</u>	<u>24,906</u>	<u>53,740</u>
Carrying amount			
At 31 March 2023	<u>80,418</u>	<u>30,211</u>	<u>110,629</u>
At 31 March 2022	<u>62,110</u>	<u>39,740</u>	<u>101,850</u>

13 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Other debtors	11,500	17,500
Prepayments and accrued income	1,408	4,559
	<u>12,908</u>	<u>22,059</u>

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

14 Creditors: amounts falling due within one year

	2023 £	2022 £
Other taxation and social security	7,905	5,472
Trade creditors	18,684	7,600
Other creditors	4,500	2,400
Accruals and deferred income	2,362	2,165
	<u>33,451</u>	<u>17,637</u>

15 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £3,440 (2022 - £3,585).

16 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			
	Incoming resources £	Resources expended £	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Holidays and respite care	48,200	(48,200)	-	-	-	-	-
Holidays and respite care due to Covid 19	29,372	(29,372)	-	-	-	-	-
Equipment	3,045	(3,045)	-	-	-	-	-
Heating and air conditioning	2,000	(2,000)	-	-	-	-	-
Caravan cleaning	500	(500)	-	-	-	-	-
Shop and office rent	3,000	(3,000)	-	-	-	-	-
Caravan 5	-	-	-	50,000	(16,535)	(33,465)	-
Caravan fixed assets	-	-	-	-	-	33,465	33,465
	<u>86,117</u>	<u>(86,117)</u>	<u>-</u>	<u>50,000</u>	<u>(16,535)</u>	<u>-</u>	<u>33,465</u>

The purchase and kitting out of a new caravan was funded by the Clothworkers Foundation, Wooden Spoon and a private donation. The value of the caravan purchased has been transferred to the caravan fixed asset fund and will be reduced each year for depreciation to show the current value of the caravan.

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

16 Restricted funds

(Continued)

Prior year:-

Respite breaks were funded by Zurich, Bruce Wake Charitable trust, Postcode Neighbour, Adamson Trust, Screwfix, Third Sector Kirklees and Edward Gostling

Respite breaks for families affected by Covid 19 were funded by the National Lottery and The Swire Charitable trust.

Equipment was funded by Delamere Dairy Foundation and Huddesfield Common.

The heating and air conditioning unit was purchased with a grant from the West riding Masonic Society.

One Community gave a grant for rent.

A grant was received in the prior year from The Foyle Foundation for holidays and respite care.

17 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Transfers	Balance at 1 April 2022	Resources expended	Transfers	Balance at 31 March 2023
	£	£	£	£	£
Fixed asset fund	101,850	101,850	(25,872)	931	76,909
	<u>101,850</u>	<u>101,850</u>	<u>(25,872)</u>	<u>931</u>	<u>76,909</u>

A transfer was made in the year to show the additions to the fixed assets.

- 17 -

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

20 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023 £	2022 £
Within one year	6,706	17,206
Between two and five years	7,110	12,798
	<u>13,816</u>	<u>30,004</u>

21 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2023 £	2022 £
Aggregate compensation	<u>68,744</u>	<u>67,856</u>

RUDDI'S RETREAT

England & Wales - Charity number 1146035

Accounts

RUDDI'S RETREAT
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

Charity registration number 1146035

RUDDI'S RETREAT

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs J Jones	
	Mr K Sharp	(Appointed 9 August 2022)
	Mrs F A Joseph	
	Mrs A Binns	
	Mrs T Rushworth	(Appointed 9 August 2022)
	Mr F Gledhill	(Appointed 1 December 2022)
	Mr M Greig	(Appointed 1 December 2022)
Charity number	1146035	
Registered and principal office	29 The Lodge Linthwaite Huddersfield HD7 5TG	
Independent examiner	Alison Whalley BA (Hons) FCA Naylor Wintersgill Carlton House Grammar School Street Bradford BD1 4NS	
Bankers	HSBC UK 2 Cloth House Street Huddersfield West Yorkshire HD1 2ES	

RUDDI'S RETREAT

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Statement of financial activities	6
Balance sheet	7
Notes to the financial statements	8 - 19

RUDDI'S RETREAT

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their annual report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Declaration of Trust, the Charities Act 2011 and "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 UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The charitable objects are the relief of sickness and to promote the preservation and protection of health by providing a respite holiday in a specifically adapted caravan(s) for children and families who have life limiting illness or for bereaved families suffering bereavement from the loss of a child, parent or carer.

Ruddi's Retreat is a charity that helps families affected by cancer or life limiting illnesses. We send families on holiday to one of our beautiful caravans situated at the 5 Star Caravan Park at Primrose Valley.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Ruddi's Retreat is a West Yorkshire based charity that provides respite breaks for children and their families living with cancer and life limiting illnesses. We have three caravans based at Primrose Valley in Filey on the East Coast, two of which have ramped access and one is fully accessible. We have been helping families all over the UK for ten years and we really do make a difference! Our caravans have served over 1000 families since the charity began.

On the 3rd of August 2008 Ruddi Waterworth-Jones was born...a beautiful, happy, smiley baby that his parents adored. Ruddi was growing nicely and hitting all the usual milestones but he soon became unwell.

Ruddi reached six and a half months old and after weeks of seeing him struggle, Ali decided to take him to Huddersfield Royal Infirmary...the doctors began doing tests and it was to be 14 weeks until they were able to return home. Ruddi was diagnosed with Rhabdomyosarcoma – an extremely rare form of cancer of the bladder and prostate. He was the youngest child ever to be diagnosed with this specific form of cancer. Ruddi endured six months of chemotherapy and became the first child ever to travel to America on the NHS for pioneering proton beam therapy. Once the tumour had been shrunk to a significant size Ruddi had an 8 hour operation to remove it along with his bladder and prostate. The tumour was still 10cm in length and width which in a body so small was a huge size in comparison. He was fitted with a permanent Urostomy bag that was to collect his urine and a tube to allow the family to administer medication as and when needed.

During treatment, Ruddi and his family were sent on a special break by a regional charity. They visited Primrose Valley in Filey and had the most wonderful time and it was here that Ruddi took his first steps. After being told that he may never walk due to the rickets the treatment had caused this was almost a miracle.

The family had made memories that they were to treasure forever and Ali couldn't stop thinking about what a difference this trip had made to them all. She decided that she was going to set up a charity and offer families a respite break completely free of charge. When Ruddi became ill Ali had to give up work to look after him. He was poorly for that long that Ali ended up losing her job and in turn her home. A holiday was last on the list of priorities where money was concerned but it was what was most needed.

Most families that have a child with cancer or another life limiting illness generally tend to only have one source of income and an ever growing list of essentials to pay for that they never would have before, such as additional travel costs to and from appointments, convenience food in hospital, parking charges and in extreme cases new clothing to accommodate tubes, lines, wires and bags.

This is why for most families a holiday isn't affordable or obtainable...until they come to us at Ruddi's Retreat. Where most funding stops after active treatment finishes...ours continues and we assist families from diagnosis, through treatment, to remission and sadly in far more cases than we dare to think about, we offer bereavement support....to both parents and children.

RUDDI'S RETREAT

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

As well as the caravans we also have a beautiful Café situated in Slaithwaite village in our beloved Yorkshire. The shop and café has now become well established and we have become famous for our treats, especially our scones and cupcakes.

We've had some struggles over the years and there've been occasions where things could have gotten the better of us. We have survived a recession, a global pandemic and are now navigating our way through the current economic crisis but we won't give up because there are over 300 children living in Yorkshire alone that are diagnosed with cancer every single year that need our help.

There have been some amazing high points over the last ten years. We were invited to the Royal Wedding of Prince Harry and Megan, The National Lottery wanted to televise the wonderful work Ali and our team do so we featured on the ad break during Britain's Got Talent. The Duchess of York after several visits to us asked to be our Patron and we received the Queens Award for Voluntary Service with special honours for the work we did during the pandemic. As a result of this Ali and Vicki were invited to Buckingham Palace for the Queen's Garden Party. All of this publicity has meant that we are in higher demand now than ever and people want to know more about us.

Financial review

The income for the year was £462,783 (2021 £390,193), including income of £ 86,117 on restricted funds. Expenditure amounted to £437,029 (2021 £324,967), including £86,117 restricted. The net incoming funds for the year was £25,754 (2021 £65,226 income).

In terms of going concern, given the positive future cash flows anticipated, the trustees do not consider that there are any uncertainties so significant to cast doubt over the ability of the charity to continue as a going concern.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Using the strict definition of reserves - unrestricted net assets of the charity less the value of fixed assets (i.e., Sums which are not readily realisable), this means that the charity general funds of £37,919.

Structure, governance and management

The charity is governed by its Declaration of Trust dated 21 February 2012, amended 20 May 2013 and registered as a charity in England and Wales.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mrs J Jones	
Mr K Sharp	(Appointed 9 August 2022)
Mrs F A Joseph	
Mrs A Binns	
Mrs T Rushworth	(Appointed 9 August 2022)
Mr C Waterworth	(Resigned 27 January 2022)
Mr D Firth	(Resigned 25 February 2022)
Mr F Gledhill	(Appointed 1 December 2022)
Mr M Greig	(Appointed 1 December 2022)

Trustees are appointed for the skills and experience they bring to the charity. Training is provided if necessary.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

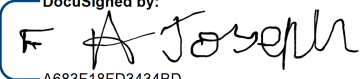
The decisions of the charity are made by the trustees, with day to day management delegated to the manager.

RUDDI'S RETREAT

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

The trustees' report was approved by the Board of Trustees.

DocuSigned by:

A683F18FD3434BD...
Mrs F A Joseph
Trustee

31 January 2023

RUDDI'S RETREAT

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2022

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable 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 charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

RUDDI'S RETREAT

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF RUDDI'S RETREAT

I report to the trustees on my examination of the financial statements of Ruddi's Retreat (the charity) for the year ended 31 March 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement - matter of concern identified

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

We have not examined the comparative figures and our report therefore does not conclude on them.

I confirm that no other matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I confirm that there are no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

DocuSigned by:

A3AB0FCA5773466...

Alison Whalley BA (Hons) FCA

Independent Examiner
Naylor Wintersgill Limited
Carlton House
Grammar School Street
Bradford
BD1 4NS

Dated: 31 January 2023

RUDDI'S RETREAT

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

		Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
	Notes						
<u>Income and endowments from:</u>							
Donations and legacies	3	79,955	86,117	166,072	196,784	8,000	204,784
Other trading activities	4	264,740	-	264,740	185,409	-	185,409
Other income	5	31,970	-	31,970	-	-	-
Total income		376,665	86,117	462,782	382,193	8,000	390,193
<u>Expenditure on:</u>							
Raising funds	6	299,340	-	299,340	222,332	-	222,332
Charitable activities	7	51,572	86,117	137,689	94,635	8,000	102,635
Total expenditure		350,912	86,117	437,029	316,967	8,000	324,967
Net income for the year/ Net movement in funds		25,753	-	25,753	65,226	-	65,226
Fund balances at 1 April 2021		114,016	-	114,016	48,790	-	48,790
Fund balances at 31 March 2022		139,769	-	139,769	114,016	-	114,016

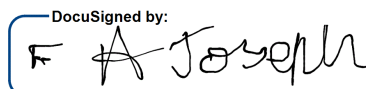
The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

RUDDI'S RETREAT**BALANCE SHEET****AS AT 31 MARCH 2022**

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	12		101,850		76,881
Current assets					
Debtors	13	22,059		999	
Cash at bank and in hand		33,497		60,936	
		55,556		61,935	
Creditors: amounts falling due within one year	14	(17,637)		(14,666)	
Net current assets			37,919		47,269
Total assets less current liabilities			139,769		124,150
Creditors: amounts falling due after more than one year	15		-		(10,134)
Net assets			139,769		114,016
Income funds					
<u>Unrestricted funds</u>					
Designated funds	18	101,850		-	
General unrestricted funds		37,919		114,016	
			139,769		114,016
			139,769		114,016

The financial statements were approved by the Trustees on 31 January 2023

DocuSigned by:

 A683F18FD3434BD...
 Mrs F A Joseph
 Trustee

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

Charity information

Ruddi's Retreat is a charity registered in England and Wales on 21 February 2012 and is governed by its declaration of trust dated 21 February 2012, amended 20 May 2013.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Declaration of Trust, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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 UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit 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 is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	20% Straight line
Fixtures and fittings	20% Straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.12 Leases

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessees. All other leases are classified as operating leases.

Assets held under finance leases are recognised as assets at the lower of the assets fair value at the date of inception and the present value of the minimum lease payments. The related liability is included in the balance sheet as a finance lease obligation. Lease payments are treated as consisting of capital and interest elements. The interest is charged to net income/(expenditure) for the year so as to produce a constant periodic rate of interest on the remaining balance of the liability.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022 £	2022 £	2022 £	2021 £	2021 £	2021 £
Donations and gifts	51,853	500	52,353	96,105	-	96,105
Grants listed below	27,212	85,617	112,829	100,679	8,000	108,679
Sponsorship	890	-	890	-	-	-
	<u>79,955</u>	<u>86,117</u>	<u>166,072</u>	<u>196,784</u>	<u>8,000</u>	<u>204,784</u>
Grants receivable for core activities						
Foyle Foundation	-	-	-	-	8,000	8,000
HMRC Job Retention Scheme	7,652	-	7,652	26,893	-	26,893
Kirklees Metropolitan Council	10,034	-	10,034	13,101	-	13,101
Mack Foundation	-	-	-	5,000	-	5,000
Morrisons	-	-	-	24,000	-	24,000
One Community	-	3,000	3,000	13,000	-	13,000
Sir George Martin Trust	3,000	-	3,000	2,000	-	2,000
The Swire Charitable Trust	-	19,572	19,572	2,500	-	2,500
Zurich Community Trust	-	22,000	22,000	10,000	-	10,000
Miscellaneous grants	3,526	1,045	4,571	4,185	-	4,185
Adamson Trust	-	2,000	2,000	-	-	-
Bruce Wake Charitable Trust	-	2,500	2,500	-	-	-
Delamere Dairy Foundation	-	2,000	2,000	-	-	-
The Edward Gostling Foundation	-	5,000	5,000	-	-	-
National Lottery	-	9,800	9,800	-	-	-
Postcode Neighbour	-	9,700	9,700	-	-	-
Screwfix Foundation	-	2,500	2,500	-	-	-
The Denton Charity Trust	3,000	-	3,000	-	-	-
TSL Kirklees	-	4,500	4,500	-	-	-
West Riding Masonic Lodge	-	2,000	2,000	-	-	-
	<u>27,212</u>	<u>85,617</u>	<u>112,829</u>	<u>100,679</u>	<u>8,000</u>	<u>108,679</u>

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

4 Other trading activities

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Fundraising events and lotteries	13,301	17,024
Cafe income	238,270	166,392
Private Caravan Hire	13,169	1,993
Other trading activities	264,740	185,409

5 Other income

	Unrestricted funds	Total
	2022	2021
	£	£
Sale of caravans not capitalised	31,970	-

6 Raising funds

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
<u>Fundraising and publicity</u>		
Seeking donations, grants and legacies	3,018	-
Other fundraising costs	3,998	-
Fundraising and publicity	7,016	-
<u>Trading costs</u>		
Operating cafe	160,900	142,473
Other trading activities	2,957	-
Staff costs	102,912	72,582
Support costs	25,555	7,277
Trading costs	292,324	222,332
	299,340	222,332

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

7 Charitable activities

	Caravans and holidays	Caravans and holidays
	2022 £	2021 £
Staff costs	67,383	59,949
Project costs	44,751	35,409
	<u>112,134</u>	<u>95,358</u>
Share of support costs (see note 8)	23,690	4,271
Share of governance costs (see note 8)	1,865	3,006
	<u>137,689</u>	<u>102,635</u>
Analysis by fund		
Unrestricted funds	51,572	94,635
Restricted funds	86,117	8,000
	<u>137,689</u>	<u>102,635</u>

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

8 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Depreciation	19,327	-	19,327	8,542	-	8,542
Premises	15,512	-	15,512	-	-	-
Office	8,219	-	8,219	-	-	-
Insurance	124	-	124	-	-	-
Legal and professional	908	-	908	-	-	-
Bank charges and interest	3,082	-	3,082	-	-	-
Subscriptions and licences	208	-	208	-	-	-
Independent examination	-	2,000	2,000	-	800	800
Governance	-	-	-	-	5,212	5,212
Accountancy	-	1,730	1,730	-	-	-
	<u>47,380</u>	<u>3,730</u>	<u>51,110</u>	<u>8,542</u>	<u>6,012</u>	<u>14,554</u>
Analysed between						
Trading	23,690	1,865	25,555	4,271	3,006	7,277
Charitable activities	23,690	1,865	25,555	4,271	3,006	7,277
	<u>47,380</u>	<u>3,730</u>	<u>51,110</u>	<u>8,542</u>	<u>6,012</u>	<u>14,554</u>

Support and governance costs are split equally between the caravan holidays and cafe direct costs.

Governance costs includes payments to the accountants of £2,000 (2021- £800) for independent examination fees.

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the current or prior year.

10 Employees

The average monthly number of employees during the year was:

2022 Number	2021 Number
12	8
<u>12</u>	<u>8</u>

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

10 Employees (Continued)

Employment costs	2022 £	2021 £
Wages and salaries	161,164	126,013
Social security costs	5,546	3,948
Other pension costs	3,585	2,570
	<u>170,295</u>	<u>132,531</u>

There were no employees whose annual remuneration was more than £60,000 (2021 none).

11 Taxation

As a charity the company is exempt from tax on income falling within part II of the Corporation Tax Act 2010 and on gains falling within s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives. No tax charges have arisen in the charity.

12 Tangible fixed assets

	Plant and equipment £	Fixtures and fittings £	Total £
Cost			
At 1 April 2021	39,412	46,011	85,423
Additions	36,375	7,920	44,295
	<u>75,787</u>	<u>53,931</u>	<u>129,718</u>
At 31 March 2022			
Depreciation and impairment			
At 1 April 2021	4,595	3,947	8,542
Depreciation charged in the year	9,082	10,244	19,326
	<u>13,677</u>	<u>14,191</u>	<u>27,868</u>
At 31 March 2022			
Carrying amount			
At 31 March 2022	62,110	39,740	101,850
	<u>45,952</u>	<u>30,929</u>	<u>76,881</u>
At 31 March 2021			

13 Debtors

	2022 £	2021 £
Amounts falling due within one year:		
Other debtors	17,500	1,000
Prepayments and accrued income	4,559	-
	<u>22,059</u>	<u>1,000</u>

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

14 Creditors: amounts falling due within one year

	2022 £	2021 £
Other taxation and social security	5,472	3,525
Trade creditors	7,600	8,911
Other creditors	2,400	2,108
Accruals and deferred income	2,165	122
	<u>17,637</u>	<u>14,666</u>

15 Creditors: amounts falling due after more than one year

	Notes	2022 £	2021 £
Obligations under finance leases		-	10,134
		<u>-</u>	<u>10,134</u>

16 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £3,585 (2021 - £2,570).

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds		
	Incoming resources	Resources expended	Balance at 1 April 2021	Incoming resources	Resources expended	Balance at 31 March 2022
	£	£	£	£	£	£
Holidays and respite care	8,000	(8,000)	-	48,200	(48,200)	-
Holidays and respite care due to Covid 19	-	-	-	29,372	(29,372)	-
Equipment	-	-	-	3,045	(3,045)	-
Heating and air conditioning	-	-	-	2,000	(2,000)	-
Caravan cleaning	-	-	-	500	(500)	-
Rent	-	-	-	3,000	(3,000)	-
	<u>8,000</u>	<u>(8,000)</u>	<u>-</u>	<u>86,117</u>	<u>(86,117)</u>	<u>-</u>

Respite breaks were funded by Zurich, Bruce Wake Charitable trust, Postcode Neighbour, Adamson Trust, Screwfix, Third Sector Kirklees and Edward Gostling

Respite breaks for families affected by Covid 19 were funded by the National Lottery and The Swire Charitable trust.

Equipment was funded by Delamere Dairy Foundation and Huddesfield Common.

The heating and air conditioning unit was purchased with a grant from the West riding Masonic Society.

One Community gave a grant for rent.

A grant was received in the prior year from The Foyle Foundation for holidays and respite care.

18 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds			
	Incoming resources	Balance at 1 April 2021	Transfers	Balance at 31 March 2022
	£	£	£	£
Fixed asset fund	-	-	101,850	101,850
	<u>-</u>	<u>-</u>	<u>101,850</u>	<u>101,850</u>

A transfer was made in the year to show the current value of the fixed assets.

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

19	Funds	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £		
	Restricted funds	-	8,000	(8,000)	-	86,117	(86,117)	-			
	Designated funds	-	-	-	-	-	-	101,850	101,850		
	General funds	48,790	382,193	(316,967)	114,016	376,665	(350,912)	(101,850)	37,919		
		<u>48,790</u>	<u>390,193</u>	<u>(324,967)</u>	<u>114,016</u>	<u>462,782</u>	<u>(437,029)</u>	<u>-</u>	<u>139,769</u>		
20	Analysis of net assets between funds										
					Unrestricted funds 2022 £	Designated funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
	Fund balances at 31 March 2022 are represented by:										
	Tangible assets				-	101,850	-	101,850	76,881	-	76,881
	Current assets/(liabilities)				37,919	-	-	37,919	47,269	-	47,269
	Long term liabilities				-	-	-	-	(10,134)	-	(10,134)
					<u>37,919</u>	<u>101,850</u>	<u>-</u>	<u>139,769</u>	<u>114,016</u>	<u>-</u>	<u>114,016</u>

RUDDI'S RETREAT

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

21 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022 £	2021 £
Within one year	17,206	12,600
Between two and five years	12,798	25,200
	<u>30,004</u>	<u>37,800</u>

22 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2022 £	2021 £
Aggregate compensation	<u>67,856</u>	<u>62,414</u>

RUDDI'S RETREAT

England & Wales - Charity number 1146035

Accounts

**RUDDI'S RETREAT
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021**

RUDDI'S RETREAT

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

David Firth
Anne Joseph - Chair
Craig Waterworth
Audrey Binns
Miss Jade Jones

Charity number

1146035

Independent Examiner

More than just admin ltd

Registered Office

29 The Lodge
Linthwaite
Huddersfield
HD7 5TG

Bankers

HSBC
2 Cloth Hall Street
Huddersfield
West Yorkshire
HD1 2ES

RUDDI'S RETREAT

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1	Trustees' report
2	Statement of Trustees' responsibilities
3-4	Independent examiner's report
5	Statement of financial activities
6	Balance sheet
7-8	Notes to the accounts

RUDDI'S RETREAT

TRUSTEES'REPORT

FOR THE YEAR ENDED 31 MARCH 2021

The Trustees present their report and accounts for the year ended 31 March 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2008.

Structure governance and management

The Trustees who served during the year were:

David Firth
Anne Joseph
Jade Jones
Craig Waterworth
Audrey Binns

Objectives and activities

The relief of sickness and to promote the preservation and protection of health by providing respite holidays for children and families who have a life limiting illness or for bereaved families suffering bereavement from the loss of a child, parent or carer.

Achievements and performance

The trustees are satisfied with the financial results of the charity for the year.

Financial review

The reserves show a total of £114,016 at 31st March 2021.

The trustees are of the opinion that to maintain unrestricted reserves at this level appears to be a prudent course of action, especially during the continuing economic downturn.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its financial activities for that year. In preparing those 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 the policies followed are in accordance with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;

Prepare the financial statements on the going concern basis unless it's inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

RUDDI'S RETREAT

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF RUDDI'S RETREAT

I report on the accounts of the company for the year ended 31 March 2021, which are set out on pages 6 to 11.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

INDEPENDENT EXAMINER'S REPORT (CONTINUED)

TO THE TRUSTEES OF RUDDI'S RETREAT

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Alison Parkinson

Address: 5 Slant Gate
Linthwaite
Huddersfield
HD7 5RQ
Date: 16/06/2021

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Unrestricted funds	Restricted funds	Total 2021	Total 2020
Notes	£	£	£	£
Incoming resources from generated funds				
Donations & Grants	196,784	-	196,784	150,828
Foyle Foundation Grant	-	8,000	8,000	-
Fundraising	15,434	-	15,434	7,515
Rent Income	1,993	-	1,993	2,983
Sales	166,392	-	166,392	741
200 Club	1,590	-	1,590	900
				-
Total incoming resources	382,193	8,000	390,193	162,967
Resources expended				
Charitable activities	310,955	8,000	318,955	146,113
Cost of charitable activities	6,012	-	6,012	4,684
Governance costs	316,967	8,000	324,967	150,797
Total resources expended	65,226	-	65,226	12,170
Net income for the year/ Net movement in funds				

2

Ruddis Retreat Balance Sheet as of 31st March 2021

Fixed Asset - Tangible Asset	6,539.20	
Fitting of Caravans	39,412.42	
Fixed Assets	39,019.37	
Fixtures and Fittings Cost	-8,542.00	
Fixtures and Fittings Depreciation	452.08	
Total Tangible assets	<u>76,881.07</u>	£
Total Fixed Asset	<u>76,881.07</u>	£
Cash at bank and in hand	32,995.57	
Community Account	209.37	
Float	50.00	
Petty Cash	50.00	
Total Petty Cash	<u>50.00</u>	£
Protected Savings	7,187.78	
Savings	20,492.88	
Total Cash at bank and in hand	<u>60,935.60</u>	£
Debtors	0.00	
Debtors	0.00	
Total Debtors	<u>0.00</u>	£
Current Assets	0.00	
Loans	1,000.00	
Total Current Assets	<u>1,000.00</u>	£
Net current assets	<u>61,935.60</u>	£
Creditors: amounts falling due within one year	8,910.62	
Trade Creditors - Creditors	8,910.62	
Total Trade Creditors	<u>8,910.62</u>	£
Current Liabilities	2,108.49	
Payroll Clearing	121.06	
Pension Contributions	2,799.17	
Tax and National Insurance	726.46	
VAT Control	5,755.18	
Total Current Liabilities	<u>5,755.18</u>	£
Total Creditors: amounts falling due within one year	<u>14,665.80</u>	£
Net current assets (liabilities)	<u>47,269.80</u>	£
Total assets less current liabilities	<u>124,150.87</u>	£
Creditors: amounts falling due after more than one year	10,134.35	
Black Horse Loan Agreement 183026739	10,134.35	
Total Creditors: amounts falling due after more than one year	<u>10,134.35</u>	£
Total net assets (liabilities)	<u>114,016.52</u>	£
Charity funds	20,682.72	
Opening Balance Equity	28,107.27	
Retained Earnings	65,226.53	
Surplus/(Deficit)	<u>114,016.52</u>	£
Total Charity funds		

Date:

07/07/21

Trustee

Signed:

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

1.1 Basis of preparation

The accounts have been prepared under the historical cost convention.

The accounts have been prepared in accordance with applicable accounting standards. The Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2015 and the Companies Act 2006.

1.2 Tangible fixed assets and depreciation

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Plant, machinery and equipment
10% on a straight line basis

2 Total resources expended		3 Trustees		4 Employees	
Charitable activities	Cost of charitable activities	Activities undertaken directly	Governance costs	Employment costs	Wages and salaries
Staff costs	Depreciation	Other costs	Total	2021	2020
£	£	£	£	Number	£
132,531	8,542	177,882	318,955	8	132,531
-		6,012	6,012		47,946
132,531	8,542	183,894	324,967		
146,113			150,797	2	

None of the Trustees (or any persons connected with them) received any remuneration during the year.

Number of employees
The average monthly number of employees during the year was 8