

Bakers Almshouses Stutton

Trustees Statement for 2025 Charity Commission Return

2025 has continued to be a challenging time for the Charity. We have one of five units empty due to serious damp issues which have rotted the wooden floor, joists and plates. We have been unsuccessful applying for Grants to undertake this work and a much larger programme of essential work to the exterior, including repointing, French drains and rainwater management. We have reduced the scope of work to just refurbishing our empty property. Unfortunately, the contractors refurbishing the property have been difficult to deal with and their work is of a poor standard. Our income has reduced by a fifth due to the uninhabitable Almshouse.

BAKER'S ALMSHOUSES

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2025

FOR THE PERIOD 8 APRIL 2024 TO 31 DECEMBER 2024

		UNRESTRICTED GENERAL FUNDS	DESIGNATED FUND	ENDOWMENT FUND	2025 TOTAL FUNDS	UNRESTRICTED GENERAL FUNDS	DESIGNATED FUND	ENDOWMENT FUND	2024 TOTAL FUNDS
INCOME	Dividends	345			345	256			256
	Maintenance charges from residents	24,812			24,812	13,054			13,054
	Bank interest	397			397	354			354
	Repair grants		30,000		30,000				0
	Total incoming resources	25,554	30,000	0	55,554	13,664	0	0	13,664
EXPENDITURE									0
	Administration fees	2,483			2,483	2,239			2,239
	General and water rates	1,923			1,923	1,171			1,171
	Heat and light	639			639	417			417
	Repairs and maintenance - General	2,871			2,871	7,521			7,521
	Repairs and maintenance - Windows replacement		41,934		41,934		7,935		7,935
	Gardening	138			138	118			118
	Insurance	1,316			1,316	1,171			1,171
	Sundries	505			505	495			495
	Total resources expended	9,875	41,934	0	51,809	13,132	7,935	0	21,067
	Net incoming/(outgoing) resources before transfers	15,679	(11,934)	0	3,745	532	(7,935)	0	(7,403)
	Transfer between funds	(4,000)	4,000		0				0
		11,679	(7,934)	0	3,745	532	(7,935)	0	(7,403)
	Unrealised gains/(losses) on investments	0	4,044	860	4,904		1,360	170	1,530
	Realised gains on investments				0				0
		11,679	(3,890)	860	8,649	532	(6,575)	170	(5,873)
	B/Fwd 1 January 2024	28,717	32,590	7,538	68,845	28,185	39,165	7,368	74,718
		40,396	28,700	8,398	77,494	28,717	32,590	7,538	68,845

BAKER'S ALMSHOUSES

BALANCE SHEET AS AT 31 DECEMBER 2025

		DEC 2025	DEC 2025	DEC 2024	DEC 2024
FIXED ASSETS	Investments		37,098		32,194
CURRENT ASSETS	Debtors	860		1,160	
	Cash at bank and in hand	39,828		36,103	
		40,688		37,263	
CREDITORS	Amounts falling due within one year	292		612	
			40,396		36,651
Total Net Assets			77,494		68,845
Represented by					
CAPITAL FUNDS	Endowment fund		8,398		7,538
INCOME FUNDS	General fund	40,396		28,717	
	Designated Fund			7,934	
	Repair fund	28,700		24,656	
			69,096		61,307
			77,494		68,845

Chairman of Trustees

Jennifer M. Sagar

Date: 20/7/26



Section A

Independent Examiner's Report

Report to the trustees	Baker's Almshouses		
On accounts for the year ended	31 December 2025	Charity no (if any)	1207752
Set out on pages	1&2		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

Responsibilities and
basis of report

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

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

Independent
examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed:

Date:

20 JUNE 26

Name:

Philip J G Sadd

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

FCA

Address:

Kendal Cottage, Woodfield Lane

Stutton

Ipswich IP9 2ST