



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st January 2023
Period end date

Period start date To 31st December 2023

Charity name: Judson's Homes for Old men and Women

Charity registration number: 219515

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Provision of almshouses for persons over 70 years of age, of limited means and with a longstanding connection to Ripon and its environs.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The Charity owns 6 almshouses in Ripon which it aims to keep well maintained and up to date for comfortable living by the appointed residents.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have regard to the guidance issued by the Charity Commission on public benefit in carrying out their duties and making decisions.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Grants are not made as part of the Charity's function
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	All administration and management of the Charity is undertaken by volunteers

Other		
-------	--	--

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	2023 has been a year of consolidation for the Charity. The Trustees have continued to maintain the six properties both proactively and responding to requests from the residents as and when required.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The objective of maintaining the properties has been achieved.
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The financial position of the Charity was reviewed after the year end and found to be satisfactory. The Charity has a healthy position going forward both in terms of ongoing cashflow requirements and reserves.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	In view of the principal asset of the Charity being the six residential properties, which were constructed over 100 years ago, the Trustees recognise the need to retain reserve funds for Cyclical Repair and Extraordinary Repair. In view of some of the reserves having been utilised in 2022 on improving the properties the Trustees intend to build the reserves back up again. In line with this policy £25,000 has been added to the reserves in 2023. The Trustees will continue to look at re-instating reserves in future years.
Amount of reserves held	Para 1.22	£75,000
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The Trustees are satisfied that the Charity remains a going concern with its finances in a sound position.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	The Charity was established by the will of the late Charles William Judson
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	The Will is dated 12th April 1911 and Mr Judson died in 1914.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The will provides for the Mayor of Ripon to be a Trustee. Other Trustees are appointed by the body of Trustees from time to time.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Judson's Homes for Old Men and Women
Other name the charity uses	N/A
Registered charity number	219515
Charity's principal address	77 North Street, Ripon North Yorkshire HG4 1DP

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Stuart Andrew Martin			
2	Paul Graham Freeman			
3	Allan Tunningley			
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>S. Martin</i>	<i>A. Tunningley</i>
Full name(s)	STUART MARTIN	ALLAN TUNNINGLEY
Position (eg Secretary, Chair, etc)	TRUSTEE	TRUSTEE
Date	5/12/2024	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Name
s Homes for Old Men and Women

No (if any)
219515

Receipts and payments accounts

CC16a

For the period from	Period start date 01/01/2023	To	Period end date 31/12/2023
------------------------	---------------------------------	----	-------------------------------

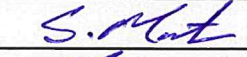
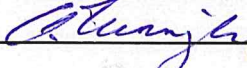
Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Rent received	29,640	-	-	29,640	26,471
Investment income	851	-	-	851	1,133
Interest	-	-	-	-	1,122
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	30,491	-	-	30,491	28,726
A2 Asset and investment sales, (see table).					
Loan from Almshouse Association	-	-	-	-	39,000
	-	-	-	-	-
Sub total	-	-	-	-	39,000
Total receipts	30,491	-	-	30,491	67,726
A3 Payments					
Insurance	1,116	-	-	1,116	1,010
Management fees	3,600	-	-	3,600	3,600
Grounds maintenance	1,170	-	-	1,170	1,020
Gas safety Certificates	612	-	-	612	510
Subscriptions	343	-	-	343	196
Repairs and improvements	-	-	-	-	49,535
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	6,841	-	-	6,841	55,871
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Loan Repayment	4,095	-	-	4,095	2,047
Sub total	4,095	-	-	4,095	2,047
Total payments	10,936	-	-	10,936	57,918
Net of receipts/(payments)	19,555	-	-	19,555	9,808
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	19,555	-	-	19,555	9,808

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Barclays Bank	72,477	-	-
	Hutchinson & Buchanan	3,675	-	-
		-	-	-
	Total cash funds	76,152	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Monies paid in advance to Davies & Lund	900	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
	Total	900	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	M&G Charity Multi Asset Fund	Unrestricted	-	3,811
	COIF Charities Investment Fund Accum	Unrestricted	-	330
	COIF Charities Investment Fund Income	Unrestricted	-	41,418
	Total		-	45,559
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	1-6 Judsons Close, Southgate, Ripon	Endowment	-	810,000
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
	Total		-	810,000
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	STUART MARTIN	5/12/2024
	ALLAN TUNNINGLEY	5/12/2024



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Judson's Homes for Older Men and Women

**On accounts for the year
ended**

31st December 2023

**Charity no
(if any)**

219515

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 31st December 2023

**Responsibilities and
basis of report**

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

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

**Independent
examiner's statement**

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

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

Signed:

Date:

5th December 2024

Name:

Mr Brian Elsworth

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

ACCA
Number6000149

Address:

Yorkshire Accountants Ripon
1 South Crescent
Ripon, North Yorkshire, HG4 1SN

Section B

Disclosure

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