



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st January 2024
Period end date

Period start date To 31st December 2024

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

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 in terms of ongoing cashflow 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. The Trustees have committed further funds to the reserves in the year.
Amount of reserves held	Para 1.22	£80,000
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	Jacqueline Roberts			
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)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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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	31 / 10 / 25	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity name

Judson's Homes for Old Men and Women

Charity Number

219515

Receipts and payments accounts

CC16a

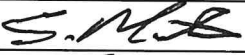
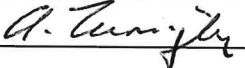
For the period from	Period start date	To	Period end date
	01/01/2024		31/12/2024

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	30,158	-	-	30,158	29,640
Investment income	-	-	-	-	851
Interest	184	-	-	184	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	30,342	-	-	30,342	30,491
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	30,342	-	-	30,342	30,491
A3 Payments					
Insurance	1,109	-	-	1,109	1,116
Management fees	3,900	-	-	3,900	3,600
Grounds maintenance	1,665	-	-	1,665	1,170
Gas Safety Certificates	648	-	-	648	612
Subscriptions	353	-	-	353	343
Repairs and improvements	2,183	-	-	2,183	-
Bank charges	357	-	-	357	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	10,215	-	-	10,215	6,841
A4 Asset and investment purchases, (see table)					
Loan repayment	4,095	-	-	4,095	4,095
	-	-	-	-	-
Sub total	4,095	-	-	4,095	4,095
Total payments	14,310	-	-	14,310	10,936
Net of receipts/(payments)	16,032	-	-	16,032	19,555
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	16,032	-	-	16,032	19,555

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	HSBC	92,905	-	-
	Hutchinson & Buchanan	179	-	-
		-	-	-
	Total cash funds	93,084	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	M&G Charity Multi Asset Fund	Unrestricted	-	4,116
	COIF Charities Investment Fund Accum	Unrestricted	-	346
	COIF Charities Investment Fund Income	Unrestricted	-	42,354
			-	-
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
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Almshouse Association Loan	Unrestricted	30,713	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
x		Stuart Martin	30.10.25
x		Allan Tunningley	30.10.25



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name

Judson's Homes for Old Men and Women

On accounts for the year ended

31st December 2024

Charity no
(if any)

219515

Set out on pages

CC16a 1 and 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

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 (other than that disclosed below *) 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.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

3/10/25

Name:

Teresa Catherine Lyons

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

Address:

BEM Limited c/o Yorkshire Accountants, 1 South Crescent, Ripon HG4 1SN

Section B

Disclosure

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

Give here brief details of any items that the examiner wishes to disclose.



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CC16a

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		-	-	-
		-	-	-
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			-	-
			-	-
			-	-
			-	-
			-	-
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