

GOSLING'S HOMES FOR AGED WOMEN

England & Wales · Charity number 220417

Details

Other names MR GOSLING'S HOME FOR AGED WOMEN, GOSLING HOUSE

Status Registered

Legal form Other

Registered 1963-10-18

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

Contact

Address 54 Whielden Street
Amersham
Buckinghamshire
HP7 0HU

Phone 07889477852

Email roberttwydle@aol.com

Activities

Objects: THE OBJECTS OF THE CHARITY ARE:(A) THE PROVISION OF HOUSING ACCOMMODATION FOR BENEFICIARIES ("BENEFICIARIES" MEANS WIDOWS, SPINSTERS OR UNATTACHED LADIES WHO ARE IN FINANCIAL NEED WHO ARE NOT LESS THAN 50 YEARS OF AGE. PREFERENCE SHALL GIVEN TO THOSE APPLICANTS WHO HAVE RESIDED IN THE AREA OF BENEFIT DURING THE LAST 10 YEARS, OR WHO HAVE RELATIVES LIVING IN THE AREA OF BENEFIT AT THE TIME OF THE APPLICATION); AND(B) SUCH CHARITABLE PURPOSES FOR THE BENEFIT OF THE RESIDENTS AS THE TRUSTEES DECIDE ("RESIDENTS" MEAN THOSE BENEFICIARIES OF THE CHARITY WHO LIVE IN THE HOMES).

Activities: Provides housing accommodation for ladies aged 50 or over of limited means

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Accommodation/housing
- **Who:** Elderly/old People

Geography

- **Area of benefit:** WATFORD AND THE SURROUNDING AREA.
- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£28,522	£31,478	-	-
2023-12-31	£27,810	£34,202	-	-
2022-12-31	£27,981	£31,539	-	-
2021-12-31	£35,603	£29,292	-	-
2020-12-31	£28,216	£23,566	-	-

Trustees

Name	Role	Appointed
Dennis Dumbleton		2011-12-22
Edna Williamson		2015-03-17
Nicholas John Rayner		
Pamela Ann Norman		2021-05-25
ROBERT MICHAEL TWYDLE FCA		

GOSLING'S HOMES FOR AGED WOMEN

England & Wales - Charity number 220417

Accounts

GOSLING HOUSE

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

GOSLING HOUSE

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GOSLING HOUSE

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2024**

Trustees	Mr N Rayner Mr R M Twydle Mr D Dumbleton Mrs E Williamson Ms P Norman
Charity registered number	220417
Principal office	54 Whielden Street Amersham Buckinghamshire HP7 0HU
Principal operating office	21-27 Cassio Road Watford Hertfordshire WD18 0QP
Accountants	Hillier Hopkins LLP 1st Floor, Radius House 51 Clarendon Road Watford Hertfordshire WD17 1HP
Bankers	Lloyds TSB 67 High Street Watford Hertfordshire
Investment Advisors	M&G Securities Limited PO Box 6108 Basildon Essex

GOSLING HOUSE

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees present their annual report together with the financial statements of the Charity (the charity) for the year 1 January 2024 to 31 December 2024. The financial statements comply with current statutory requirements and the requirements of the Charity's governing document.

The Charity also trades under the names Gosling's Homes for Aged Women.

Objectives and activities

a. Policies and objectives

To ensure a comfortable, safe and friendly home for the residents.

To maintain the premises to a high standard by working to an agreed programme of repairs, replacements and re-decoration.

To manage the affairs of the home in an efficient, successful manner.

Achievements and performance

a. Review of Activities

In the year, the trustees worked hard to achieve the objectives above.

b. Reserves policy

The Charity has a reserves policy which reflects the need to maintain current operations while providing for future commitments. Funds held at 31 December 2024 amounted to £416,417 (2023: £397,138). All funds are unrestricted.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

Structure, governance and management

a. Constitution

Gosling House (registered as Mr Gosling's Home for Aged Women (is constituted by a Trust Deed dated 14th November 1933. The charity de-registered as a Housing Association on 25th February 1999.

The principal object of the charity is the provision of accommodation for spinsters and widows, who are not less than fifty years of age, the residents providing only a contribution to the running of the Home.

GOSLING HOUSE

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

Structure, governance and management (continued)

b. Methods of appointment or election of Trustees

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

c. Financial risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

Public Benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

Statement of Trustees' responsibilities


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 & 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 its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and 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.

Approved by order of the members of the board of Trustees and signed on their behalf by:

Signed by:

.....F12D79D875EE4D3.....
Mr N Rayner
Trustee
Date: 04-10-2025 | 13:56 BST

Signed by:

.....E9EF4298965942A.....
Mrs E Williamson
Trustee

GOSLING HOUSE

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024**

Independent examiner's report to the Trustees of Gosling House ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 December 2024.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity'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 2011 Act.

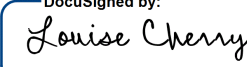
Independent examiner's statement

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 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.

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

DocuSigned by:

Signed: 67DAA1BAA6B2430...

Louise Cherry

Dated: 06-10-2025 | 10:14 BST

ACA

Hillier Hopkins LLP
1st Floor, Radius House
51 Clarendon Road
Watford
Hertfordshire
WD17 1HP

GOSLING HOUSE

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Note	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from:				
Donations and legacies	3	-	-	2,875
Charitable activities	4	28,341	28,341	27,640
Investments	5	181	181	170
Total income		28,522	28,522	30,685
Expenditure on:				
Charitable activities		31,478	31,478	37,077
Total expenditure		31,478	31,478	37,077
Net expenditure before net gains on investments		(2,956)	(2,956)	(6,392)
Net gains on investments		22,235	22,235	16,175
Net movement in funds		19,279	19,279	9,783
Reconciliation of funds:				
Total funds brought forward		397,138	397,138	387,355
Net movement in funds		19,279	19,279	9,783
Total funds carried forward		416,417	416,417	397,138

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


The notes on pages 7 to 15 form part of these financial statements.

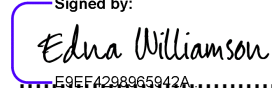
GOSLING HOUSE

**BALANCE SHEET
AS AT 31 DECEMBER 2024**

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	9	260,448	260,448
Investments	10	301,813	279,578
		<u>562,261</u>	<u>540,026</u>
Current assets			
Cash at bank and in hand		41,640	48,552
Current liabilities			
Creditors: amounts falling due within one year	11	(4,555)	(8,511)
		<u>37,085</u>	<u>40,041</u>
Net current assets			
		<u>599,346</u>	<u>580,067</u>
Total assets less current liabilities			
Creditors: amounts falling due after more than one year	12	(182,929)	(182,929)
		<u>416,417</u>	<u>397,138</u>
Total net assets			
		<u><u>416,417</u></u>	<u><u>397,138</u></u>
Charity funds			
Restricted funds	13	-	-
Unrestricted funds	13	416,417	397,138
		<u>416,417</u>	<u>397,138</u>
Total funds			
		<u><u>416,417</u></u>	<u><u>397,138</u></u>

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Signed by:

 F12D79D975FE4D3.....
Mr N Rayner
 Trustee
 Date: 04-10-2025 | 13:56 BST

Signed by:

 E9EF4298965942A.....
Mrs E Williamson
 Trustee

The notes on pages 7 to 15 form part of these financial statements.

GOSLING HOUSE

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

1. General information

The Charity is an unincorporated charity registered in England and Wales. The registered office is listed on page 1.

2. Accounting policies

2.1 Basis of preparation of financial statements

The Financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: 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) effective 1 January 2019, and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Gosling House constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

2.2 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

2.3 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 allocated on the portion of the asset's use.

GOSLING HOUSE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

2. Accounting policies (continued)**2.3 Expenditure (continued)**

Charitable activities and Governance costs are costs incurred on the charity's educational operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

2.4 Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments, Impairment losses are recognised in the Statement of financial activities.

The Trustees do not consider the Freehold Property needs to be depreciated as its current value is significantly greater than the original cost and the current policy of continuous maintenance.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, on a reducing balance basis.

Depreciation is provided on the following bases:

Freehold property	- Not depreciated
Fixtures and fittings	- 25%

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

2.6 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.7 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation.

2.8 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

GOSLING HOUSE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

2. Accounting policies (continued)

2.9 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and legacies

	Restricted funds 2024 £	Total funds 2024 £	<i>Total funds 2023 £</i>
Grants	-	-	2,875
	<u> </u>	<u> </u>	<u> </u>

4. Income from charitable activities

	Unrestricted funds 2024 £	Total funds 2024 £	<i>Total funds 2023 £</i>
Contributions from residents	24,141	24,141	24,490
Rent from House Manager	4,200	4,200	3,150
Total 2024	<u>28,341</u>	<u>28,341</u>	<u>27,640</u>
<i>Total 2023</i>	<u>27,640</u>	<u>27,640</u>	

5. Investment income

	Unrestricted funds 2024 £	Total funds 2024 £	<i>Total funds 2023 £</i>
Dividend income	181	181	170
	<u> </u>	<u> </u>	<u> </u>

GOSLING HOUSE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

6. Analysis of expenditure by activities

	Support costs 2024 £	Total funds 2024 £	<i>Total funds 2023 £</i>
Charitable Activities	31,478	31,478	37,077
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
<i>Total 2023</i>	<i>37,077</i>	<i>37,077</i>	
	<hr/> <hr/>	<hr/> <hr/>	

Analysis of support costs

	Total funds 2024 £	<i>Total funds 2023 £</i>
Gas	9,180	10,374
Electricity	1,385	1,134
Water Rates	1,071	1,154
Repairs - Premises	9,334	13,480
Repairs - Alarm	-	513
Telephone	859	787
Cleaning	1,151	491
Insurance	1,617	1,635
Gardening	4,060	3,813
Sundry Expenses	181	756
Governance	2,640	2,940
	<hr/> <hr/>	<hr/> <hr/>
	31,478	37,077
	<hr/> <hr/>	<hr/> <hr/>

7. Independent examiner's remuneration

	2024 £	<i>2023 £</i>
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	2,640	2,940
	<hr/> <hr/>	<hr/> <hr/>

GOSLING HOUSE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

8. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2023 - £NIL).

During the year ended 31 December 2024, no Trustee expenses have been incurred (2023 - £NIL).

9. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Total £
Cost or valuation			
At 1 January 2024	260,448	1,395	261,843
At 31 December 2024	<u>260,448</u>	<u>1,395</u>	<u>261,843</u>
Depreciation			
At 1 January 2024	-	1,395	1,395
At 31 December 2024	<u>-</u>	<u>1,395</u>	<u>1,395</u>
Net book value			
At 31 December 2024	<u>260,448</u>	<u>-</u>	<u>260,448</u>
At 31 December 2023	<u>260,448</u>	<u>-</u>	<u>260,448</u>

GOSLING HOUSE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

10. Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2024	279,578
Revaluations	22,235
	301,813
At 31 December 2024	301,813
 Net book value	
At 31 December 2024	301,813
<i>At 31 December 2023</i>	279,578

11. Creditors: Amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	4,555	8,511
	4,555	8,511

12. Creditors: Amounts falling due after more than one year

	2024 £	2023 £
Grants accrued - institutional	182,929	182,929
	182,929	182,929

GOSLING HOUSE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

13. Statement of funds

Statement of funds - current year

	Balance at 1 January 2024 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2024 £
Unrestricted funds					
General Funds	<u>397,138</u>	<u>28,522</u>	<u>(31,478)</u>	<u>22,235</u>	<u>416,417</u>

GOSLING HOUSE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

13. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 January 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 December 2023 £</i>
Unrestricted funds					
General Funds	387,355	27,810	(34,202)	16,175	397,138
Restricted funds					
Restricted Funds	-	2,875	(2,875)	-	-
Total of funds	387,355	30,685	(37,077)	16,175	397,138

14. Summary of funds

Summary of funds - current year

	Balance at 1 January 2024 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2024 £
General funds	397,138	28,522	(31,478)	22,235	416,417

Summary of funds - prior year

	<i>Balance at 1 January 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 December 2023 £</i>
General funds	387,355	27,810	(34,202)	16,175	397,138
Restricted funds	-	2,875	(2,875)	-	-
	387,355	30,685	(37,077)	16,175	397,138

GOSLING HOUSE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

15. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Unrestricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	260,448	260,448
Fixed asset investments	301,813	301,813
Current assets	41,640	41,640
Creditors due within one year	(4,555)	(4,555)
Creditors due in more than one year	(182,929)	(182,929)
Total	<u>416,417</u>	<u>416,417</u>

Analysis of net assets between funds - prior period

	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Tangible fixed assets	260,448	260,448
Fixed asset investments	279,578	279,578
Current assets	48,552	48,552
Creditors due within one year	(8,511)	(8,511)
Creditors due in more than one year	(182,929)	(182,929)
Total	<u>397,138</u>	<u>397,138</u>

16. Related party transactions

During the period, the charity was charged £132 (2023: £1,176) for maintenance services by Brian Dumbleton & Sons, a business connected to D Dumbleton, a trustee of the charity.

GOSLING'S HOMES FOR AGED WOMEN

England & Wales - Charity number 220417

Accounts

Charity Registration No. 220417

GOSLING HOUSE

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

**FOR THE YEAR ENDED
31 DECEMBER 2023**

GOSLING HOUSE

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GOSLING HOUSE

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISORS FOR THE YEAR ENDED 31 DECEMBER 2023

Trustees

Mr N Rayner
Mr R M Twydle
Mr D Dumbleton
Mrs E Williamson
Ms P Norman

Charity registered number

220417

Principal office

21-27 Cassio Road, Watford, Hertfordshire, WD18 0QP

Bankers

Lloyds TSB, 67 High Street, Watford, Hertfordshire

Investment Advisors

M&G Securities Limited, PO Box 6108, Basildon, Essex

Independent Examiner

Paul Windmill FCA, Myers Clark Chartered Accountants, Egale 1, 80 St Albans Road, Watford, WD17 1DL

GOSLING HOUSE

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees present the annual report and financial statements of Gosling House (the charity) for the year 1 January 2023 to 31 December 2023. The financial statements comply with current statutory requirements and the requirements of the Charity's governing document.

Objectives and Activities

a. POLICIES AND OBJECTIVES

To ensure a comfortable, safe and friendly home for the residents.

To maintain the premises to a high standard by working to an agreed programme of repairs, replacements and re-decoration.

To manage the affairs of the home in an efficient, successful manner.

Achievements and performance

a. REVIEW OF ACTIVITIES

In the year, the trustees worked hard to achieve the objectives above.

b. RESERVES POLICY

The Charity has a reserves policy which reflects the need to maintain current operations while providing for future commitments. Funds held at 31 December 2023 amounted to £397,138 (2022: £387,355). All funds are unrestricted.

c. GOING CONCERN

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

Structure, Governance and Management

a. CONSTITUTION

Gosling House (registered as Mr Gosling's Home for Aged Women) is constituted by a Trust Deed dated 14th November 1933. The charity de-registered as a Housing Association on 25th February 1999.

The principal object of the charity is the provision of accommodation for spinsters and widows, who are not less than fifty years of age, the residents providing only a contribution to the running of the Home.

b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023

c. RISK MANAGEMENT

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

TRUSTEES' RESPONSIBILITIES STATEMENT

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 & 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 period. In preparing these financial statements, the Trustees are required to:

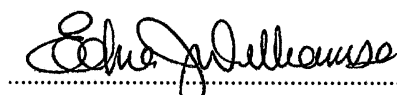
- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and accounting estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and 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.

This report was approved by the Trustees, on

3rd December 2024 and signed on their behalf by:


.....
Mr N Rayner
Trustee


.....
Mrs E Williamson
Trustee

GOSLING HOUSE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GOSLING HOUSE FOR THE YEAR ENDED 31 DECEMBER 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GOSLING HOUSE (the 'charity')

I report to the trustees on my examination of the accounts of Gosling House (charity no. 220417) for the year ended 31 December 2023 which are set out on pages 5 to 12.

Responsibilities and basis of report

As the charity trustees of the charity 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 charity'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 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 Act; or
2. The accounts do not accord with those records.

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.



Paul Windmill FCA

dated: 17 December 2024

Myers Clark
Statutory Auditor and Chartered Accountants
Egale 1, 80 St Albans Road
Watford
Hertfordshire
WD17 1DL

GOSLING HOUSE

**STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating Income and Expenditure Account)
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
INCOME FROM:					
Charitable activities	2	27,810	2,875	30,685	27,981
TOTAL INCOME		27,810	2,875	30,685	27,981
EXPENDITURE ON:					
Charitable Activities	3	(34,202)	(2,875)	(37,077)	(31,539)
TOTAL EXPENDITURE		(34,202)	(2,875)	(37,077)	(31,539)
NET INCOME BEFORE INVESTMENT GAINS/(LOSSES)		(6,392)	-	(6,392)	(3,558)
Net gains/(losses) on investments	5	16,175	-	16,175	1,908
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		9,783	-	9,783	(1,650)
NET MOVEMENT IN FUNDS		9,783	-	9,783	(1,650)
RECONCILIATION OF FUNDS:					
Total funds brought forward		387,355	-	387,355	389,005
TOTAL FUNDS CARRIED FORWARD		397,138	-	397,138	387,355

The Statement of Financial Activities includes all gains and losses recognised in the year.

All funds are unrestricted.

The notes on pages 7 to 12 form part of these accounts

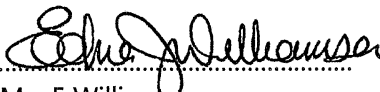
GOSLING HOUSE

BALANCE SHEET AS AT 31 DECEMBER 2023

	Notes	£	2023 £	£	2022 £
FIXED ASSETS					
Tangible assets	4		260,448		260,448
Investments	5		279,578		263,403
			<u>540,026</u>		<u>523,851</u>
Current assets					
Cash at bank and in hand		48,552		55,078	
CREDITORS: amounts falling due within one year	6	(8,511)		(8,645)	
			<u>40,041</u>		<u>46,433</u>
NET CURRENT ASSETS					
			<u>40,041</u>		<u>46,433</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
			<u>580,067</u>		<u>570,284</u>
CREDITORS: amounts falling due after more than one year	7		(182,929)		(182,929)
			<u>397,138</u>		<u>387,355</u>
NET ASSETS					
			<u>397,138</u>		<u>387,355</u>
CHARITY FUNDS					
Unrestricted funds	8		397,138		387,355
			<u>397,138</u>		<u>387,355</u>

The financial statements were approved by the Trustees on 3rd December 2024 and signed on their behalf by:


Mr N Rayner
Trustee


Mrs E Williamson
Trustee

The notes on pages 7 to 12 form part of these financial statements

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: 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) effective 1 January 2019, and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Gosling House constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

1.2 Incoming resources

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

1.3 Resources expended

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 on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Charitable activities and Governance costs are costs incurred on the charity's educational operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

**NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

1. Accounting policies (continued)

1.4 Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments, Impairment losses are recognised in the Statement of financial activities.

Tangible fixed assets are stated at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Fixtures, fittings & equipment	25% reducing balance
--------------------------------	----------------------

The Trustees do not consider the Freehold Property needs to be depreciated as its current value is significantly greater than the original cost and the current policy of continuous maintenance.

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

1.6 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.7 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

1.8 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.9 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designed for other purposes.

GOSLING HOUSE

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

2. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	<i>Total funds 2022 £</i>
Contributions from Residents	24,490	-	24,490	25,285
Rent from House Manager	3,150	-	3,150	2,540
Dividends Received	170	-	170	156
Grants received	-	2,875	2,875	-
	27,810	2,875	30,685	<i>27,981</i>
<i>Total 2022</i>	<i>27,981</i>	-	<i>27,981</i>	

3. CHARITABLE ACTIVITIES

	Charitable Activities £	Restricted funds £	Total 2023 £	<i>Total 2022 £</i>
Gas	10,374	-	10,374	6,050
Electricity	1,134	-	1,134	604
Water Rates	1,154	-	1,154	1,161
Repairs – Premises	10,605	2,875	13,614	14,230
Repairs – Alarm	513	-	513	-
Telephone	787	-	787	669
Cleaning	491	-	491	730
Insurance	1,635	-	1,635	1,406
Gardening	3,813	-	3,813	3,016
Sundry Expenses	756	-	756	853
Governance	2,940	-	2,940	2,820
	34,202	2,875	37,077	<i>31,539</i>
<i>Total 2022</i>	<i>31,539</i>	-	<i>31,539</i>	

Included within Governance costs is Independent Examiner's Remuneration of £2,940 (2022: £2,820).

During the year, no Trustees received any remuneration (2022 - £NIL)

During the year, no Trustees received any benefits in kind (2022 - £NIL)

During the year, one Trustees received reimbursement of expenses of £2,981 (2022 - £2,624.94)

GOSLING HOUSE

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

4. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures & fittings £	Total £
Cost			
At 1 January 2023 and 31 December 2023	260,448	1,395	261,843
Depreciation			
At 1 January 2023 and 31 December 2023	-	1,395	1,395
Net book value			
At 31 December 2023	260,448	-	260,448
<i>At 31 December 2022</i>	<i>260,448</i>	<i>-</i>	<i>260,448</i>

5. INVESTMENTS

	NAACIF Investments £
Market value	
At 1 January 2023	263,403
Revaluations	16,175
At 31 December 2023	279,578
<i>At 31 December 2022</i>	<i>263,403</i>

6. CREDITORS: Amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	8,511	8,645

7. CREDITORS: Amounts falling due after more than one year

	2023 £	2022 £
Grants accrued - institutional	182,929	182,929

GOSLING HOUSE

NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023

8. STATEMENT OF FUNDS

STATEMENT OF FUNDS – CURRENT YEAR

	Balance at 1 January 2023	Income	Expenditure	Gains/(Losses)	Balance at 31 December 2023
Unrestricted funds					
General Funds	387,355	27,810	(34,202)	16,175	397,138
Restricted funds					
Restricted grants	-	2,875	(2,875)	-	-
Total of funds	387,355	30,685	(37,077)	16,175	397,138

STATEMENT OF FUNDS – PRIOR YEAR

	<i>Balance at 1 January 2022</i>	<i>Income</i>	<i>Expenditure</i>	<i>Gains/(Losses)</i>	<i>Balance at 31 December 2022</i>
Unrestricted funds					
General Funds	389,005	27,981	(31,539)	1,908	387,355
<i>Total of funds</i>	<i>389,005</i>	<i>27,981</i>	<i>(31,539)</i>	<i>1,908</i>	<i>387,355</i>

9. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS – CURRENT YEAR

	Unrestricted funds 2023 £
Tangible fixed assets	260,448
Programme related investments	279,578
Current assets	48,552
Creditors due within one year	(8,511)
Creditors due in more than one year	(182,929)
	397,138

**NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

10. ANALYSIS OF NET ASSETS BETWEEN FUNDS (continued)

ANALYSIS OF NET ASSETS BETWEEN FUNDS – PRIOR YEAR

	<i>Unrestricted funds 2022 £</i>
Tangible fixed assets	260,448
Programme related investments	263,403
Current assets	55,078
Creditors due within one year	(8,645)
Creditors due in more than one year	(182,929)
	<i>387,355</i>

11. RELATED PARTY TRANSACTIONS

During the period, the charity was charged £1,176 (2022: £1,002) for maintenance services by Brian Dumbleton & Sons, a business connected to D Dumbleton, a trustee of the charity.

GOSLING'S HOMES FOR AGED WOMEN

England & Wales - Charity number 220417

Accounts

Charity Registration No. 220417

GOSLING HOUSE

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

**FOR THE YEAR ENDED
31 DECEMBER 2022**

GOSLING HOUSE

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Trustees' report	2 – 3
Independent examiner's report	4
Statement of financial activities	5
Balance sheet	6
Notes to the financial statements	7 - 12

GOSLING HOUSE

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISORS FOR THE YEAR ENDED 31 DECEMBER 2022

Trustees

Mr N Rayner
Mr R M Twyde
Mr D Dumbleton
Mrs E Williamson
Ms P Norman

Charity registered number

220417

Principal office

21-27 Cassio Road, Watford, Hertfordshire, WD18 0QP

Bankers

Lloyds TSB, 67 High Street, Watford, Hertfordshire

Investment Advisors

M&G Securities Limited, PO Box 6108, Basildon, Essex

Independent Examiner

Paul Windmill FCA, Myers Clark Chartered Accountants, Egale 1, 80 St Albans Road, Watford, WD17 1DL

GOSLING HOUSE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees present the annual report and financial statements of Gosling House (the charity) for the year 1 January 2022 to 31 December 2022. The financial statements comply with current statutory requirements and the requirements of the Charity's governing document.

Objectives and Activities

a. POLICIES AND OBJECTIVES

The ensure a comfortable, safe and friendly home for the residents.

To maintain the premises to a high standard by working to an agreed programme of repairs, replacements and re-decoration.

To manage the affairs of the home in an efficient, successful manner.

Achievements and performance

a. REVIEW OF ACTIVITIES

In the year, the trustees worked hard to achieve the objectives above.

b. RESERVES POLICY

The Charity has a reserves policy which reflects the need to maintain current operations while providing for future commitments. Funds held at 31 December 2022 amounted to £387,355 (2021: £389,005). All funds are unrestricted.

c. GOING CONCERN

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

Structure, Governance and Management

a. CONSTITUTION

Gosling House (registered as Mr Gosling's Home for Aged Women) is constituted by a Trust Deed dated 14th November 1933. The charity de-registered as a Housing Association on 25th February 1999.

The principal object of the charity is the provision of accommodation for spinsters and widows, who are not less than fifty years of age, the residents providing only a contribution the running of the Home.

b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2022

c. RISK MANAGEMENT

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

TRUSTEES' RESPONSIBILITIES STATEMENT

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).

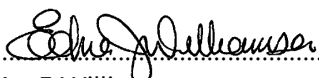
The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing 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 accounting estimates that are reasonable and prudent;
- 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 proper accounting records that are sufficient to show and explain the charity's transactions and 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.

This report was approved by the Trustees, on 23 May 2023 and signed on their behalf by:


.....
Mr N Rayner
Trustee


.....
Mrs E Williamson
Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GOSLING HOUSE
FOR THE YEAR ENDED 31 DECEMBER 2022**

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GOSLING HOUSE (the 'charity')

I report to the trustees on my examination of the accounts of Gosling House (charity no. 220417) for the year ended 31 December 2022 which are set out on pages 5 to 12.

Responsibilities and basis of report

As the charity trustees of the charity 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 charity'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 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 Act; or
2. The accounts do not accord with those records.

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.

Paul Windmill FCA

dated: 31 May 2023

Myers Clark
Statutory Auditor and Chartered Accountants
Egale 1, 80 St Albans Road
Watford
Hertfordshire
WD17 1DL

GOSLING HOUSE

STATEMENT OF FINANCIAL ACTIVITIES (Incorporating Income and Expenditure Account) FOR THE YEAR ENDED 31 DECEMBER 2022

		Unrestricted funds 2022 £	Total funds 2022 £	<i>Total funds 2021 £</i>
INCOME FROM:				
Charitable activities	2	27,981	27,981	<i>35,603</i>
TOTAL INCOME		27,981	27,981	<i>35,603</i>
EXPENDITURE ON:				
Charitable Activities	3	(31,539)	(31,539)	<i>(29,292)</i>
TOTAL EXPENDITURE		(31,539)	(31,539)	<i>(29,292)</i>
NET INCOME BEFORE INVESTMENT GAINS/(LOSSES)		(3,558)	(3,558)	<i>6,311</i>
Net gains/(losses) on investments	5	1,908	1,908	<i>30,301</i>
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		(1,650)	(1,650)	<i>36,612</i>
NET MOVEMENT IN FUNDS		(1,650)	(1,650)	<i>36,612</i>
RECONCILIATION OF FUNDS:				
Total funds brought forward		389,005	389,005	<i>352,393</i>
TOTAL FUNDS CARRIED FORWARD		387,355	387,355	<i>389,005</i>

The Statement of Financial Activities includes all gains and losses recognised in the year.

All funds are unrestricted.

The notes on pages 7 to 12 form part of these accounts

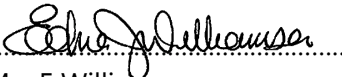
GOSLING HOUSE

BALANCE SHEET AS AT 31 DECEMBER 2022

	Notes	£	2022 £	£	2021 £
FIXED ASSETS					
Tangible assets	4		260,448		260,448
Investments	5		263,403		261,495
			<u>523,851</u>		<u>521,943</u>
Current assets					
Cash at bank and in hand		55,078		57,991	
CREDITORS: amounts falling due within one year	6	(8,645)		(8,000)	
NET CURRENT ASSETS			<u>46,433</u>		<u>49,991</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>570,284</u>		<u>571,934</u>
CREDITORS: amounts falling due after more than one year	7		(182,929)		(182,929)
NET ASSETS			<u>387,355</u>		<u>389,005</u>
CHARITY FUNDS	8				
Unrestricted funds			387,355		389,005
			<u>387,355</u>		<u>389,005</u>

The financial statements were approved by the Trustees on 23 May 2023 and signed on their behalf by:


Mr N Rayner
Trustee


Mrs E Williamson
Trustee

The notes on pages 7 to 12 form part of these financial statements

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: 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) effective 1 January 2019, and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Gosling House constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

1.2 Incoming resources

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

1.3 Resources expended

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 on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Charitable activities and Governance costs are costs incurred on the charity's educational operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

**NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2022**

1. Accounting policies (continued)

1.4 Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments, Impairment losses are recognised in the Statement of financial activities.

Tangible fixed assets are stated at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Fixtures, fittings & equipment	25% reducing balance
--------------------------------	----------------------

The Trustees do not consider the Freehold Property needs to be depreciated as its current value is significantly greater than the original cost and the current policy of continuous maintenance.

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

1.6 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.7 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

1.8 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.9 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designed for other purposes.

GOSLING HOUSE

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

2. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds 2022 £	Total funds 2022 £	<i>Total funds 2021 £</i>
Contributions from Residents	25,285	25,285	30,180
Rent from House Manager	2,540	2,540	5,280
Dividends Received	156	156	143
	27,981	27,981	<i>35,603</i>
<i>Total 2021</i>	<i>35,603</i>	<i>35,603</i>	

3. CHARITABLE ACTIVITIES

	Charitable Activities £	Total 2022 £	<i>Total 2021 £</i>
Gas	6,050	6,050	7,658
Electricity	604	604	(494)
Water Rates	1,161	1,161	1,104
Repairs – Premises	14,230	14,230	10,425
Repairs – Alarm	-	-	708
Telephone	669	669	579
Cleaning	730	730	1,229
Insurance	1,406	1,406	1,289
Gardening	3,016	3,016	2,957
Sundry Expenses	853	853	537
Governance	2,820	3,300	3,300
	31,539	31,539	<i>29,292</i>
<i>Total 2021</i>	<i>29,292</i>	<i>29,292</i>	

Included within Governance costs is Independent Examiner's Remuneration of £2,820 (2021: £3,300).

During the year, no Trustees received any remuneration (2021 - £NIL)

During the year, no Trustees received any benefits in kind (2021 - £NIL)

During the year, one Trustees received reimbursement of expenses of £2,624.94 (2021 - £NIL)

GOSLING HOUSE

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

4. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures & fittings £	Total £
Cost			
At 1 January 2022 and 31 December 2022	260,448	1,395	261,843
Depreciation			
At 1 January 2022 and 31 December 2022	-	1,395	1,395
Net book value			
At 31 December 2022	260,448	-	260,448
<i>At 31 December 2021</i>	<i>260,448</i>	<i>-</i>	<i>260,448</i>

5. INVESTMENTS

	NAACIF Investments £
Market value	
At 1 January 2022	261,495
Revaluations	1,908
At 31 December 2022	263,403
<i>At 31 December 2021</i>	<i>261,495</i>

6. CREDITORS: Amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	8,645	8,000

7. CREDITORS: Amounts falling due after more than one year

	2022 £	2021 £
Grants accrued - institutional	182,929	182,929

GOSLING HOUSE

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

8. STATEMENT OF FUNDS

STATEMENT OF FUNDS – CURRENT YEAR

	Balance at 1 January 2022	Income	Expenditure	Gains/(Losses)	Balance at 31 December 2022
Unrestricted funds					
General Funds	389,005	27,981	(31,539)	1,908	387,355
Total of funds	389,005	27,981	(31,539)	1,908	387,355

STATEMENT OF FUNDS – PRIOR YEAR

	<i>Balance at 1 January 2021</i>	<i>Income</i>	<i>Expenditure</i>	<i>Gains/(Losses)</i>	<i>Balance at 31 December 2021</i>
Unrestricted funds					
General Funds	352,393	35,603	(29,292)	30,301	389,005
<i>Total of funds</i>	<i>352,393</i>	<i>35,603</i>	<i>(29,292)</i>	<i>30,301</i>	<i>389,005</i>

9. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS – CURRENT YEAR

	Unrestricted funds 2022 £
Tangible fixed assets	260,448
Programme related investments	263,403
Current assets	55,078
Creditors due within one year	(8,645)
Creditors due in more than one year	(182,929)
	387,355

**NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2022**

10. ANALYSIS OF NET ASSETS BETWEEN FUNDS (continued)

ANALYSIS OF NET ASSETS BETWEEN FUNDS – PRIOR YEAR

	<i>Unrestricted funds 2021 £</i>
Tangible fixed assets	<i>260,448</i>
Programme related investments	<i>261,495</i>
Current assets	<i>57,991</i>
Creditors due within one year	<i>(8,000)</i>
Creditors due in more than one year	<i>(182,929)</i>
	<i>389,005</i>

11. RELATED PARTY TRANSACTIONS

During the period, the charity was charged £1,002 (2021: £7,668) for maintenance services by Brian Dumbleton & Sons, a business connected to D Dumbleton, a trustee of the charity.

GOSLING'S HOMES FOR AGED WOMEN

England & Wales - Charity number 220417

Accounts

Charity Registration No. 220417

GOSLING HOUSE

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

**FOR THE YEAR ENDED
31 DECEMBER 2021**

GOSLING HOUSE

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GOSLING HOUSE

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISORS FOR THE YEAR ENDED 31 DECEMBER 2021

Trustees

Mr N Rayner
Mr R M Twydle
Mr D Dumbleton
Mrs E Williamson
Ms P Norman (appointed 25 May 2021)

Charity registered number

220417

Principal office

21-27 Cassio Road, Watford, Hertfordshire, WD18 0QP

Bankers

Lloyds TSB, 67 High Street, Watford, Hertfordshire

Investment Advisors

M&G Securities Limited, PO Box 6108, Basildon, Essex

Independent Examiner

Paul Windmill FCA, Myers Clark Chartered Accountants, Egale 1, 80 St Albans Road, Watford, WD17 1DL

GOSLING HOUSE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees present the annual report and financial statements of Gosling House (the charity) for the year 1 January 2021 to 31 December 2021. The financial statements comply with current statutory requirements and the requirements of the Charity's governing document.

Objectives and Activities

a. POLICIES AND OBJECTIVES

The ensure a comfortable, safe and friendly home for the residents.

To maintain the premises to a high standard by working to an agreed programme of repairs, replacements and re-decoration.

To manage the affairs of the home in an efficient, successful manner.

Achievements and performance

a. REVIEW OF ACTIVITIES

In the year, the trustees worked hard to achieve the objectives above.

b. RESERVES POLICY

The Charity has a reserves policy which reflects the need to maintain current operations while providing for future commitments. Funds held at 31 December 2021 amounted to £389,005 (2020: £352,393). All funds are unrestricted.

c. GOING CONCERN

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

Structure, Governance and Management

a. CONSTITUTION

Gosling House (registered as Mr Gosling's Home for Aged Women) is constituted by a Trust Deed dated 14th November 1933. The charity de-registered as a Housing Association on 25th February 1999.

The principal object of the charity is the provision of accommodation for spinsters and widows, who are not less than fifty years of age, the residents providing only a contribution the running of the Home.

b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021

c. RISK MANAGEMENT

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

TRUSTEES' RESPONSIBILITIES STATEMENT

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).

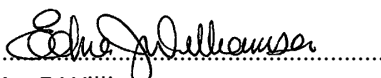
The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing 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 accounting estimates that are reasonable and prudent;
- 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 proper accounting records that are sufficient to show and explain the charity's transactions and 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.

This report was approved by the Trustees, on 21 February 2023 and signed on their behalf by:


.....
Mr N Rayner
Trustee


.....
Mrs E Williamson
Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GOSLING HOUSE
FOR THE YEAR ENDED 31 DECEMBER 2021**

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GOSLING HOUSE (the 'charity')

I report to the trustees on my examination of the accounts of Gosling House (charity no. 220417) for the year ended 31 December 2021 which are set out on pages 5 to 12.

Responsibilities and basis of report

As the charity trustees of the charity 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 charity'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 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 Act; or
2. The accounts do not accord with those records.

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.

Paul Windmill FCA

dated: 28 April 2023

Myers Clark
Statutory Auditor and Chartered Accountants
Egale 1, 80 St Albans Road
Watford
Hertfordshire
WD17 1DL

GOSLING HOUSE

STATEMENT OF FINANCIAL ACTIVITIES (Incorporating Income and Expenditure Account) FOR THE YEAR ENDED 31 DECEMBER 2021

		Unrestricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
INCOME FROM:				
Charitable activities	2	35,603	35,603	27,356
TOTAL INCOME		35,603	35,603	27,356
EXPENDITURE ON:				
Charitable Activities	3	(29,292)	(29,292)	(27,229)
TOTAL EXPENDITURE		(29,292)	(29,292)	(27,229)
NET INCOME BEFORE INVESTMENT GAINS/(LOSSES)		6,311	6,311	127
Net gains/(losses) on investments	5	30,301	30,301	(7,778)
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		36,612	36,612	(7,651)
NET MOVEMENT IN FUNDS		36,612	36,612	(7,651)
RECONCILIATION OF FUNDS:				
Total funds brought forward		352,393	352,393	360,044
TOTAL FUNDS CARRIED FORWARD		389,005	389,005	352,393

The Statement of Financial Activities includes all gains and losses recognised in the year.

All funds are unrestricted.

The notes on pages 7 to 12 form part of these accounts

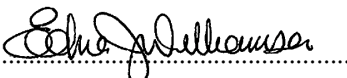
GOSLING HOUSE

BALANCE SHEET AS AT 31 DECEMBER 2021

	Notes	£	2021 £	£	2020 £
FIXED ASSETS					
Tangible assets	4		260,448		260,448
Investments	5		261,495		231,194
			<u>521,943</u>		<u>491,642</u>
Current assets					
Cash at bank and in hand		57,991		48,380	
CREDITORS: amounts falling due within one year	6	(8,000)		(4,700)	
NET CURRENT ASSETS			<u>49,991</u>		<u>43,680</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>571,934</u>		<u>535,322</u>
CREDITORS: amounts falling due after more than one year	7		(182,929)		(182,929)
NET ASSETS			<u>389,005</u>		<u>352,393</u>
CHARITY FUNDS	8				
Unrestricted funds			389,005		352,393
			<u>389,005</u>		<u>352,393</u>

The financial statements were approved by the Trustees on 21 February 2023 and signed on their behalf by:


Mr N Rayner
Trustee


Mrs E Williamson
Trustee

The notes on pages 7 to 12 form part of these financial statements

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: 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) effective 1 January 2019, and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Gosling House constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

1.2 Incoming resources

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

1.3 Resources expended

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 on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Charitable activities and Governance costs are costs incurred on the charity's educational operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

**NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021**

1. Accounting policies (continued)

1.4 Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments, Impairment losses are recognised in the Statement of financial activities.

Tangible fixed assets are stated at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Fixtures, fittings & equipment	25% reducing balance
--------------------------------	----------------------

The Trustees do not consider the Freehold Property needs to be depreciated as its current value is significantly greater than the original cost and the current policy of continuous maintenance.

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

1.6 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.7 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

1.8 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.9 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designed for other purposes.

GOSLING HOUSE

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

2. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Contributions from Residents	30,180	30,180	23,240
Rent from House Manager	5,280	5,280	3,960
Dividends Received	143	143	156
	35,603	35,603	27,356
<i>Total 2020</i>	<i>27,356</i>	<i>27,356</i>	

3. CHARITABLE ACTIVITIES

	Charitable Activities £	Total 2021 £	<i>Total 2020 £</i>
Gas	7,658	7,658	6,674
Electricity	(494)	(494)	522
Council Tax	-	-	46
Water Rates	1,104	1,104	948
Repairs – Premises	10,425	10,425	11,123
Repairs – Alarm	708	708	-
Telephone	579	579	552
Cleaning	1,229	1,229	996
Insurance	1,289	1,289	1,249
Gardening	2,957	2,957	2,398
Sundry Expenses	537	537	201
Governance	3,300	3,300	2,520
	29,292	29,292	<i>27,229</i>
<i>Total 2020</i>	<i>27,229</i>	<i>27,229</i>	

Included within Governance costs is Independent Examiner's Remuneration of £3,300 (2020: £2,520).

During the year, no Trustees received any remuneration (2020 - £NIL)

During the year, no Trustees received any benefits in kind (2020 - £NIL)

During the year, no Trustees received any reimbursement of expenses (2020 - £NIL)

GOSLING HOUSE

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

4. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures & fittings £	Total £
Cost			
At 1 January 2021 and 31 December 2021	260,448	1,395	261,843
Depreciation			
At 1 January 2021 and 31 December 2021	-	1,395	1,395
Net book value			
At 31 December 2021	260,448	-	260,448
<i>At 31 December 2020</i>	<i>260,448</i>	<i>-</i>	<i>260,448</i>

5. INVESTMENTS

	NAACIF Investments £
Market value	
At 1 January 2021	231,194
Revaluations	30,301
At 31 December 2021	261,495
<i>At 31 December 2020</i>	<i>231,194</i>

6. CREDITORS: Amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	8,000	4,700

7. CREDITORS: Amounts falling due after more than one year

	2021 £	2020 £
Grants accrued - institutional	182,929	182,929

GOSLING HOUSE

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

8. STATEMENT OF FUNDS

STATEMENT OF FUNDS – CURRENT YEAR

	Balance at 1 January 2021	Income	Expenditure	Gains/(Losses)	Balance at 31 December 2021
Unrestricted funds					
General Funds	352,393	35,603	(29,292)	30,301	389,005
Total of funds	352,393	35,603	(29,292)	30,301	389,005

STATEMENT OF FUNDS – PRIOR YEAR

	<i>Balance at 1 January 2020</i>	<i>Income</i>	<i>Expenditure</i>	<i>Gains/(Losses)</i>	<i>Balance at 31 December 2020</i>
Unrestricted funds					
General Funds	360,044	27,356	(27,229)	(7,778)	352,393
<i>Total of funds</i>	<i>360,044</i>	<i>27,356</i>	<i>(27,229)</i>	<i>(7,778)</i>	<i>352,393</i>

9. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS – CURRENT YEAR

	Unrestricted funds 2021 £
Tangible fixed assets	260,448
Programme related investments	261,495
Current assets	57,991
Creditors due within one year	(8,000)
Creditors due in more than one year	(182,929)
	389,005

**NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021**

10. ANALYSIS OF NET ASSETS BETWEEN FUNDS (continued)

ANALYSIS OF NET ASSETS BETWEEN FUNDS – PRIOR YEAR

	<i>Unrestricted funds 2020 £</i>
Tangible fixed assets	<i>260,448</i>
Programme related investments	<i>231,194</i>
Current assets	<i>48,380</i>
Creditors due within one year	<i>(4,700)</i>
Creditors due in more than one year	<i>(182,929)</i>
	<i>352,393</i>

11. RELATED PARTY TRANSACTIONS

During the period, the charity was charged £7,668 (2020: £1,760) for maintenance services by Brian Dumbleton & Sons, a business connected to D Dumbleton, a trustee of the charity.

GOSLING'S HOMES FOR AGED WOMEN

England & Wales - Charity number 220417

Accounts

Charity Registration No. 220417

GOSLING HOUSE

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

**FOR THE YEAR ENDED
31 DECEMBER 2020**

GOSLING HOUSE

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GOSLING HOUSE

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISORS FOR THE YEAR ENDED 31 DECEMBER 2020

Trustees

Mr N Rayner
Mr R M Twydle
Mr D Dumbleton
Mrs E Williamson
Ms P Norman (appointed 25 May 2021)

Charity registered number

220417

Principal office

21-27 Cassio Road, Watford, Hertfordshire, WD18 0QP

Bankers

Lloyds TSB, 67 High Street, Watford, Hertfordshire

Investment Advisors

M&G Securities Limited, PO Box 6108, Basildon, Essex

Independent Examiner

Paul Windmill FCA, Myers Clark Chartered Accountants, Egale 1, 80 St Albans Road, Watford, WD17 1DL

GOSLING HOUSE

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2020

The Trustees present the annual report and financial statements of Gosling House (the charity) for the year 1 January 2020 to 31 December 2020. The financial statements comply with current statutory requirements and the requirements of the Charity's governing document.

Objectives and Activities

a. POLICIES AND OBJECTIVES

The ensure a comfortable, safe and friendly home for the residents.

To maintain the premises to a high standard by working to an agreed programme of repairs, replacements and re-decoration.

To manage the affairs of the home in an efficient, successful manner.

Achievements and performance

a. REVIEW OF ACTIVITIES

In the year, the trustees worked hard to achieve the objectives above.

b. RESERVES POLICY

The Charity has a reserves policy which reflects the need to maintain current operations while providing for future commitments. Funds held at 31 December 2020 amounted to £356,915 (2019: £360,043). All funds are unrestricted.

c. GOING CONCERN

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

Structure, Governance and Management

a. CONSTITUTION

Gosling House (registered as Mr Gosling's Home for Aged Women) is constituted by a Trust Deed dated 14th November 1933. The charity de-registered as a Housing Association on 25th February 1999.

The principal object of the charity is the provision of accommodation for spinsters and widows, who are not less than fifty years of age, the residents providing only a contribution the running of the Home.

b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 AUGUST 2021**

c. RISK MANAGEMENT

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

TRUSTEES' RESPONSIBILITIES STATEMENT

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 & 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 period. In preparing these financial statements, the Trustees are required to:

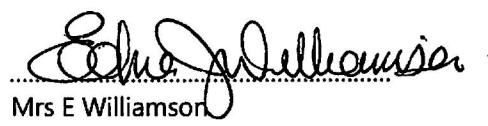
- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and accounting estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and 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.

This report was approved by the Trustees, on 18 October 2022 and signed on their behalf by:


.....

Mr N Rayner
Trustee


.....

Mrs E Williamson
Trustee

GOSLING HOUSE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GOSLING HOUSE FOR THE YEAR ENDED 31 DECEMBER 2020

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GOSLING HOUSE (the 'charity')

I report to the trustees on my examination of the accounts of Gosling House (charity no. 220417) for the year ended 31 December 2020 which are set out on pages 5 to 12.

Responsibilities and basis of report

As the charity trustees of the charity 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 charity'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 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 Act; or
2. The accounts do not accord with those records.

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.



Paul Windmill FCA

dated: 21 October 2022

Myers Clark
Statutory Auditor and Chartered Accountants
Egale 1, 80 St Albans Road
Watford
Hertfordshire
WD17 1DL

GOSLING HOUSE

STATEMENT OF FINANCIAL ACTIVITIES (Incorporating Income and Expenditure Account) FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
INCOME FROM:				
Charitable activities	2	27,356	27,356	33,582
TOTAL INCOME		27,356	27,356	33,582
EXPENDITURE ON:				
Charitable Activities	3	(27,229)	(27,229)	(20,738)
TOTAL EXPENDITURE		(27,229)	(27,229)	(20,738)
NET INCOME BEFORE INVESTMENT GAINS/(LOSSES)		127	127	12,844
Net gains/(losses) on investments	5	(7,778)	(7,778)	36,720
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		(7,651)	(7,651)	49,564
NET MOVEMENT IN FUNDS		(7,651)	(7,651)	49,564
RECONCILIATION OF FUNDS:				
Total funds brought forward		360,044	360,044	310,480
TOTAL FUNDS CARRIED FORWARD		352,393	352,393	360,044

The Statement of Financial Activities includes all gains and losses recognised in the year.

All funds are unrestricted.

The notes on pages 7 to 12 form part of these accounts

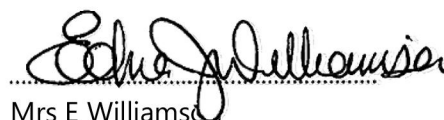
**BALANCE SHEET
AS AT 31 DECEMBER 2020**

	Notes	£	2021 £	£	2020 £
FIXED ASSETS					
Tangible assets	4		260,448		260,448
Investments	5		231,194		238,972
			491,642		499,420
Current assets					
Cash at bank and in hand		48,380		44,873	
CREDITORS: amounts falling due within one year	6	(4,700)		(1,320)	
NET CURRENT ASSETS			43,680		43,553
TOTAL ASSETS LESS CURRENT LIABILITIES					
			535,322		542,973
CREDITORS: amounts falling due after more than one year	7		(182,929)		(182,929)
NET ASSETS			352,393		360,044
CHARITY FUNDS					
Unrestricted funds	8		352,393		360,044
			352,393		360,044

The financial statements were approved by the Trustees on 18 October 2022 and signed on their behalf by:



Mr N Rayner
Trustee



Mrs E Williams
Trustee

The notes on pages 7 to 12 form part of these financial statements

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: 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) effective 1 January 2019, and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Gosling House constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

1.2 Incoming resources

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

1.3 Resources expended

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 on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Charitable activities and Governance costs are costs incurred on the charity's educational operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

**NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020**

1. Accounting policies (continued)

1.4 Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments, Impairment losses are recognised in the Statement of financial activities.

Tangible fixed assets are stated at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Fixtures, fittings & equipment	25% reducing balance
--------------------------------	----------------------

The Trustees do not consider the Freehold Property needs to be depreciated as its current value is significantly greater than the original cost and the current policy of continuous maintenance.

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

1.6 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.7 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

1.8 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.9 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designed for other purposes.

GOSLING HOUSE

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

2. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds 2020 £	Total funds 2020 £	<i>Total funds 2019 £</i>
Contributions from Residents	23,240	23,240	28,146
Rent from House Manager	3,960	3,960	5,280
Dividends Received	156	156	156
	27,356	27,356	<i>33,582</i>
<i>Total 2019</i>	<i>33,582</i>	<i>33,582</i>	

3. CHARITABLE ACTIVITIES

	Charitable Activities £	Total 2020 £	<i>Total 2019 £</i>
Gas	6,674	6,674	4,328
Electricity	522	522	1,223
Council Tax	46	46	485
Water Rates	948	948	900
Repairs – Premises	11,123	11,123	6,224
Repairs – Alarm	-	-	198
Telephone	552	552	470
Cleaning	996	996	1,431
Insurance	1,249	1,249	1,313
Postage & Stationery	-	-	39
Gardening	2,398	2,398	1,983
Sundry Expenses	200	200	584
Governance	2,520	2,520	1,560
	27,228	27,228	<i>20,738</i>
<i>Total 2019</i>	<i>20,738</i>	<i>20,738</i>	

Included within Governance costs is Independent Examiner's Remuneration of £2,520 (2019: £1,560).

During the year, no Trustees received any remuneration (2019 - £NIL)

During the year, no Trustees received any benefits in kind (2019 - £NIL)

During the year, no Trustees received any reimbursement of expenses (2019 - £NIL)

GOSLING HOUSE

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

4. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures & fittings £	Total £
Cost			
At 1 January 2020 and 31 December 2020	260,448	1,395	261,843
Depreciation			
At 1 January 2020 and 31 December 2020	-	1,395	1,395
Net book value			
At 31 December 2020	260,448	-	260,448
<i>At 31 December 2019</i>	<i>260,448</i>	<i>-</i>	<i>260,448</i>

5. INVESTMENTS

	NAACIF Investments £
Market value	
At 1 January 2020	238,972
Revaluations	(7,778)
At 31 December 2020	231,194
<i>At 31 December 2019</i>	<i>238,972</i>

6. CREDITORS: Amounts falling due within one year

	2020 £	2019 £
Accruals and deferred income	4,700	1,320

7. CREDITORS: Amounts falling due after more than one year

	2020 £	2019 £
Grants accrued - institutional	182,929	182,929

GOSLING HOUSE

**NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020**

8. STATEMENT OF FUNDS

STATEMENT OF FUNDS – CURRENT YEAR

	Balance at 1 January 2020	Income	Expenditure	Gains/(Losses)	Balance at 31 December 2020
Unrestricted funds					
General Funds	360,044	27,356	(27,229)	(7,778)	352,393
Total of funds	360,044	27,356	(27,229)	(7,778)	352,393

STATEMENT OF FUNDS – PRIOR YEAR

	<i>Balance at 1 January 2019</i>	<i>Income</i>	<i>Expenditure</i>	<i>Gains/(Losses)</i>	<i>Balance at 31 December 2019</i>
Unrestricted funds					
General Funds	310,480	33,582	(20,738)	36,720	360,044
<i>Total of funds</i>	<i>310,480</i>	<i>33,582</i>	<i>(20,738)</i>	<i>36,720</i>	<i>360,044</i>

9. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS – CURRENT YEAR

	Unrestricted funds 2020 £
Tangible fixed assets	260,448
Programme related investments	231,194
Current assets	48,380
Creditors due within one year	(4,700)
Creditors due in more than one year	(182,929)
	352,393

NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

10. ANALYSIS OF NET ASSETS BETWEEN FUNDS (continued)

ANALYSIS OF NET ASSETS BETWEEN FUNDS – PRIOR YEAR

	<i>Unrestricted funds 2019 £</i>
Tangible fixed assets	260,448
Programme related investments	238,972
Current assets	44,873
Creditors due within one year	(1,320)
Creditors due in more than one year	(182,929)
	<i>360,044</i>

11. RELATED PARTY TRANSACTIONS

During the period, the charity was charged £1,760 (2019: £96) for maintenance services by Brian Dumbleton & Sons, a business connected to D Dumbleton, a trustee of the charity.