

The Hospital of St Anne of Appleby

Registration number 224867

Annual Report and Financial Statements

Year Ended: 31 December 2024

The Hospital of St Anne of Appleby Contents

Reference and Administrative Details	1
Trustees' report	2
Trustees' responsibilities	4
Independent examiners report	5
Statement of financial activities	6
Balance sheet	7
Notes to the financial statements	8

The Hospital of St Anne of Appleby Reference and Administrative Details

Charity name	The Hospital of St Anne of Appleby		
Charity Number:	224867		
Principal office	The Hospital of St Anne of Appleby Boroughgate APPLEBY IN WESTMORLAND Cumbria CA16 7HW		
Registered office	The Hospital of St Anne of Appleby Boroughgate APPLEBY IN WESTMORLAND Cumbria CA16 7HW		
Secretary	J Dunham, Treasurer J Ayres, Clerk to Trustees C Chapman, Treasurer	Appointed 03/07/2025	Resigned 03/07/2025
Other Trustees:	Mr C Blackett-Ord Rev. R Collinson Mr A Connell Mr J D Crosby Mr W R Earnshaw Miss J Gray Mrs S Harden Mr G Heelis (Chairman) Mr K Smith Mr W Thwaytes Mr R Warburton Mrs B Wright The Hopital of St Anne Trustee Ltd <i>The trustees resigning 01/10/2024 were all appointed directors of the corporate trustee at the same date, the following were later appointed directors of the corporate trustee.</i> Rev. S Tudway Mr M D Railton	 20/03/2024 01/10/2024	01/10/2024 01/10/2024 01/10/2024 18/01/2024 20/03/2024 01/10/2024 01/10/2024 01/10/2024 01/10/2024 01/10/2024 01/10/2024 27/07/2024
Bankers:	HSBC Market Square PENRITH Cumbria CA11 7SN		
Accountants	Dodd & Co Limited FIFTEEN Rosehill Montgomery Way Rosehill Estate Carlisle Cumbria CA1 2RW		

The Hospital of St Anne of Appleby Trustees' Report for the Year Ended 31 December 2024

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland.

Following the appointment of the corporate trustee and the resignation of the individual trustees, 'the trustees' refers to the directors of the corporate trustee, as identified on page one, for the remainder of this report

The Charity changed its name from *The Hospital of St Anne* to *The Hospital of St Anne of Appleby*, in line with The Corporation of the same name which holds the land on trust for the charity.

Objectives

The principal objective of the Charity in the year under review was the upkeep of almshouses at Boroughgate, Appleby in Westmoreland for the benefit of the almspeople, and is regulated by its charity commission scheme dated 21 December 1965, as amended on the 1st October 2024 and 19th May 2025.

The Executive

The executive during the year under review were:-

G Heelis (Chairman)
J S Dunham (Treasurer)
J Ayres (Clerk)

Review of Development and Activities of the Charity

During the year, trustees have been working with a firm of architects and a project manager to develop a scheme to refurbish all the properties, and to secure the necessary grants and loans to finance this project. Following a tendering process overseen by the architects and quantity surveyors, a contract was awarded to Pinningtons Ltd in December 2024 with work due to commence on the 6 January 2025. It is expected that the total cost of the project will be £1.8million with £1.04 million coming from a Homes England Grant, £500k coming from loans and the balance from the Trusts reserves.

Over the course of the year, investments held by the Trustees made an unrealised gain of £5591

The Trustees have paid due regard to the charity commission guidance on public benefit, and continued to ensure almshouses belonging to the charity provide fit and comfortable residence for almspeople in accordance with the scheme and that the chapel of the charity shall be maintained and used for the purpose of religious worship.

The Hospital of St Anne of Appleby Trustees' Report for the Year Ended 31 December 2024

Plans for the Future

Over the next 12 months, the trustees anticipate to continue maintaining and improving the almshouses for the benefit of the almspeople through the refurbishment of the site. It is also expected that rewiring works will be undertaken at Holme Farm to bring the farm to a modern standard.

Appointment of Trustees

There are 12 Trustees overseeing the work of the charity. Vacancies are filled by individuals showing a commitment and interest in achieving the aims and objectives of the charity, and are elected by majority ballot. At a special meeting of the Trustees on the 1st October 2024 it was resolved that a sole corporate trustee should be appointed as a trustee in place of all current trustees. The Hospital of St Anne Trustee Limited (a charitable company with company number 15979329) was incorporated for this purpose.

Risk Assessment

The Trustees reviewed the major risks that the charity faces on a regular bases. The Charity has systems in place to control and mitigate any such risks.

Reserves.

The Trustees aim to ensure that sufficient levels of reserves are maintained for the continuation of the charitable objectives. At year end there was £38079 of free reserves.

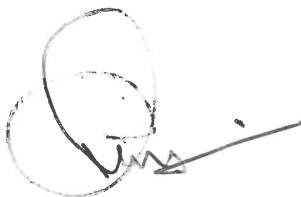
Key management personnel remuneration.

All trustees give their time freely and no trustee remuneration was paid in the year. Details of trustee expenses and related party transactions are disclosed in note 2 to the accounts.

Independent Examiner

The independent examiner, Dodd & Co, will be proposed for re-appointment.

On behalf of the Trustees:

A handwritten signature in black ink, appearing to be 'Guy Heelis', with a large circular flourish at the start and a horizontal line extending to the right.

Guy Heelis
on behalf of The Hospital of St Anne Trustee Limited

The Hospital of St Anne of Appleby

Trustees' Responsibilities in relation to the Financial Statements

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

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the charity and each 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 financial policies and then apply them consistently;
- observe the methods and principals in the Charities SORP
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepared 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 proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the trust deed. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection fraud and other irregularities.

Independent Examiner's report to the Trustees of The Hospital of St Anne of Appleby

I report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 6 to 8.

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

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 as amended by the Charities Act 2022 (the Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act 2011 as
 - to prepare accounts which accord with the accounting records, comply with thehave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


Joanne Thomlinson FCA
Dodd & Co Limited
Chartered
Date: 30/10/2025

FIFTEEN Rosehill
Montgomery Way
Rosehill Estate
CARLISLE
CA1 2RW

The Hospital of St Anne of Appleby
Statement of Financial Activities for the Year Ended 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 31/12/2024 £	Total Funds 31/12/2023 £
Income					
Donations	4	772	2,939	3,711	6,454
Income from charitable activities	5	6,760	0	6,760	6,760
Investment income	6	19,959	0	19,959	21,438
Total Income		27,491	2,939	30,430	34,652
Expenditure					
<i>Costs of raising funds</i>					
Expenditure on charitable activities	8	148,527	2,939	151,466	82,213
Total Expenditure		148,527	2,939	151,466	82,213
Net gains / (losses) on investments	10	5,591	0	5,591	19,175
Net income / (expenditure) and net movement in funds		-115,445	0	-115,445	-28,386
Transfer between funds		0	0	0	0
Net movement in funds		-115,445	0	-115,445	-28,386
Reconciliation of funds:					
Total funds brought forward		427,194	160,000	587,194	615,580
Total Funds carried forward		311,749	160,000	471,749	587,194

The Hospital of St Anne of Appleby
Balance Sheet as at 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 31/12/2024 £	Total Funds 31/12/2023 £
<i>Fixed Assets:</i>					
Tangible assets	9	183,000	160,000	343,000	343,000
Investments	10	90,670	0	90,670	195,339
Total Fixed Assets		273,670	160,000	433,670	538,339
<i>Current Assets:</i>					
Cash at bank and in hand		39,379	0	39,379	51,005
Total Current Assets		39,379	0	39,379	51,005
<i>Liabilities:</i>					
Creditors falling due within one year	11	1,300	0	1,300	2,150
Net Current Assets		311,749	160,000	471,749	587,194
<i>The funds of the charity:</i>					
Restricted income funds	12	0	160,000	160,000	160,000
Unrestricted income funds		311,749	0	311,749	427,194
Total charity funds		311,749	160,000	471,749	587,194

The financial statements have been prepared in accordance with FRS 102

Approved by the Board on 27/10/2025 and signed on its behalf by:



Guy Heelis
Trustee

The Hospital of St Anne of Appleby
Notes to the Financial Statements for the Year Ended 31 December 2024

1. Accounting Policies

Basis of preparation

The accounts (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) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

The Trust constitutes a public benefit entity as defined by FRS 102

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

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 3.

Income

Donations are recognised where there is entitlement, probability of receipt and the amount can be measured with sufficient reliability.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

The Hospital of St Anne of Appleby
Notes to the Financial Statements for the Year Ended 31 December 2024

Support costs

Support costs include central functions and have allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Fixed Assets

Individual fixed assets costing £100 or more are initially recorded at cost.

These assets are investment properties as defined by FRS 102. Investment properties have not been subject to a formal valuation. However, in the trustees' opinion the carrying value of these assets in the accounts fairly reflects their fair value.

Investments

Investments are valued at each Balance Sheet date at their market value of investments held by the Charities Official Investment Fund are stated at the value as advised by that fund.

Note 2 Related party transactions and trustee expenses and remuneration

The trustees (directors of the corporate trustee) all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2023: £nil). Expenses totalling £745 were paid to trustees for the reimbursement of costs incurred (2023: £74).

The Hospital of St Anne of Appleby
Notes to the Financial Statements for the Year Ended 31 December 2024

Note 3 Analysis of charitable funds

Analysis of Fund movement	Balance b/fwd	Income	Expenditure	Transfers	Gains and losses	Fund c/fwd
	£	£	£	£	£	£
Restricted Funds	160,000	2,939	2,939	0	0	160,000
Unrestricted fund	427,194	27,491	148,527	0	5,591	311,749
Total	587,194	30,430	151,466	0	5,591	471,749

Analysis of charitable funds - previous year

Analysis of Fund movement	Balance b/fwd	Income	Expenditure	Transfers	Gains and losses	Fund c/fwd
	£	£	£	£	£	£
Restricted Funds	160,000	3,089	3,089	0	0	160,000
Unrestricted fund	455,580	31,563	79,124	0	19,175	427,194
Total	615,580	34,652	82,213	0	19,175	587,194

Note 4 Donation Income

	2024 £	2023 £
Collections	250	254
Donations	3,461	6,200
Total	3,711	6,454

In 2023 of the donated income, £3365 was attributed to unrestricted income.

Note 5 Income from charitable activities

	2024 £	2023 £
Maintenance contributions	6,760	6,760
Total	6,760	6,760

In 2023 of the income from charitable activities, £6760 was attributed to unrestricted income.

The Hospital of St Anne of Appleby
Notes to the Financial Statements for the Year Ended 31 December 2024

Note 6 Investment income

	2024	2023
	£	£
COIF dividends	3,755	5,463
Rental Income	14,115	14,115
COIF interest on cash deposits	1,847	1,513
Bank interest on cash deposits	42	147
Wayleaves	200	200
Total	19,959	21,438

In 2023 of the investment income, £21438 was attributed to unrestricted income.

Note 7 Allocation of governance and support costs

Governance costs:	2024	2023
	£	£
Independent examiners fees	1,670	1,400
Clerk and expenses	300	300
Total allocated	1,970	1,700

Allocation of governance and support costs:	2024	2023
	£	£
Upkeep of the Almshouse estate	1,970	1,700
Total allocated	1,970	1,700

The trustees have decided to meet all governance costs from unrestricted funds and so no allocation or charge is made to restricted funds for any governance related costs

Note 8 Analysis of charitable expenditure

The charity undertakes its charitable activities through the upkeep of almshouses at Boroughgate, Appleby in Westmoreland for the benefit of the almspeople.

	Charitable activities	Support and Governance Costs	Total 2024	Total 2023
	£	£	£	£
Upkeep of the Almshouse estate	149,496	1,970	151,466	82,213
Total	149,496	1,970	151,466	82,213

The Hospital of St Anne of Appleby
Notes to the Financial Statements for the Year Ended 31 December 2024

Note 9 Tangible Fixed Assets

	Almshouse	Fishing Rights	Holm Farm	Total
	£	£	£	£
Cost as at 1 January 2024 and 31 December 2024	160,000	28,000	155,000	343,000
Net Book Value				
As at 31 December 2024	160,000	28,000	155,000	343,000
As at 31 December 2023	160,000	28,000	155,000	343,000

Note 10 Fixed Asset Investments
Movement in fixed asset listed investments

	2024	2023
	£	£
Market value brought forward at 1/1/2024	195,339	216,163
Add additions to investments	0	0
Disposals at carry value	110,260	40,000
Add net gain on revaluations	5,591	19,175
Market value as at 31/12/2024	90,670	195,339

All investments assets were held in the UK with CCLA Charities Investment Fund

Net cash released from investments in the year was £110260 (2023 £40000)

All investments are carried at their fair value. Holdings in common investment funds are at bid price. The basis for fair value for quoted investments is equivalent to the market value, using the bid price. Asset sales and purchases are recognised at the date of trade at cost (that is their transaction value)

Note 11 Analysis of current liabilities

Creditors under 1 year

	2024	2023
	£	£
Accruals	1,300	2,150

The Hospital of St Anne of Appleby
Notes to the Financial Statements for the Year Ended 31 December 2024

Note 12 Net asset by Fund

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Tangible Assets	183,000	160,000	343,000	343,000
Investments	90,670	0	90,670	195,339
Current Assets	39,379	0	39,379	51,005
Creditors: Amount falling due within one year	-1,300	0	-1,300	-2,150
Net Assets	311,749	160,000	471,749	587,194

Net asset by Fund - Previous Year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Tangible Assets	183,000	160,000	343,000	343,000
Investments	195,339	0	195,339	216,163
Current Assets	51,005	0	51,005	57,167
Creditors: Amount falling due within one year	-2,150	0	-2,150	-750
Net Assets	427,194	160,000	587,194	615,580

Note 13 Non-adjusting events

During the year the charity received the following offers of funding for refurbishment works on the Almshouses:

Homes England grant	1,040,000
Charity Bank loan	590,000
Almshouse Association grant	100,000

The refurbishment works are anticipated to cost £1,800,000 with the balance funded from reserves.

Legal and Professional fees of £66,831 for preparatory works including but not limited to surveys, architectural fees and drawings are recognised as 'upkeep of the Almshouse estate' in the statement of financial activity.