ST JOHN'S ALMSHOUSE CHARITIES

England & Wales · Charity number 230417

Details

Other names	MUNICIPAL PENSION AND ALMSHOUSE CHARITIES
Status	Registered
Legal form	Other
Registered	1963-12-09
Register	View on the Charity Commission register

Contact

Address	27 Hartford Road Huntingdon PE29 3RE
Phone	01480385262
Email	bdettehowells@gmail.com

Activities

Objects: SEE INDIVIDUAL CONSTITUENTS

Activities: To provide almshouse accommodation for single women who by force of circumstances and resources are in need. Priority is given to women who reside in Huntingdon

Classification

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

Geography

- **Area of benefit:** BOROUGH OF HUNTINGDON
- Cambridgeshire

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Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£64,466	£56,519	-	-
2023-12-31	£61,030	£23,241	-	-
2022-12-31	£53,004	£47,137	-	-
2021-12-31	£52,187	£22,584	-	-
2020-12-31	£50,405	£23,168	-	-

Trustees

Name	Role	Appointed
MICHAEL BAKER MBE	Chair	
ALAN BUTLER		
CHARLES FREDERICK SAUNDERS		
CLLR ANN BLACKWELL		2018-06-01
DAPHNE PEACOCK		
Darren James Silk		2025-12-01
Elizabeth Irving		2019-01-30
Jennifer Louise Taylor		2024-06-06
LESLIE BUTTON		2012-07-12
Michael Peter Westcott-Rudd		2024-04-24
Robert Richard Dearman		2023-01-25
TIM JOHNSON		

Linked charities

- CHARITY CONSISTING OF PART APPLICABLE FOR PURPOSES NOT EDUCATIONAL OF THE ST JOHN'S HOSPITAL AND GRAMMAR SCHOOL FOUNDATION (230417-1)
- RICHARD FISHBOURNE (SHARE) (230417-2)
- JOHN BARDOLPH (230417-3)
- ROBERT COOK (230417-4)
- THOMAS KING (230417-5)
- GEORGE RAITT (230417-6)

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ST JOHN'S ALMSHOUSE CHARITIES

England & Wales - Charity number 230417

Accounts

ST JOHN'S ALMSHOUSE CHARITIES

TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

Charity Number: 230417



ST JOHN'S ALMSHOUSE CHARITIES

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ST JOHN'S ALMSHOUSE CHARITIES

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mr M G Baker MBE	Co-opted Trustee - Chairman
Revd J A Randall	Ex-officio Trustee – Rector of the Parish of Huntingdon
Cllr A Blackwell	Trustee nominated by Huntingdon Town Council
Cllr J L Taylor	Trustee nominated by Huntingdon Town Council
Mr A Butler	Co-opted Trustee
Mr L Button	Co-opted Trustee
Mr R R Dearman	Co-opted Trustee
Mrs E Irving	Co-opted Trustee
Mr T P Johnson FCA	Co-opted Trustee & Treasurer
Mrs D Peacock	Co-opted Trustee
Mr C F Saunders	Co-opted Trustee
Mr M P Westcott-Rudd	Co-opted Trustee

Charitable Status

St John's Almshouse Charities is an unincorporated charity registered in England, number 230417

Principle Address

The principle address of the charity is 27 Hartford Road, Huntingdon, Cambridgeshire, PE29 3RE

Bankers

National Westminster Bank plc, 92 High Street, Huntingdon, Cambridgeshire, PE29 3DT

Independent Examiner

Mr D G Croker
Retired Chartered Accountant
5 Willow Close, Brampton, Huntingdon, Cambridgeshire, PE28 4RJ

Solicitors

HCR Hewitsons, Elgin House, Billing Road, Northampton, NN1 5AU

Clerk to the Trustees

Mrs B Howells

ST JOHN'S ALMSHOUSE CHARITIES

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

Objectives and activities for the public benefit

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The charity carries out its objectives by:

- maintaining the external and internal features of the eight residential houses in George Street, Huntingdon, in a secure and habitable state, and
- advertising empty accommodation to relevant local agencies, and
- reviewing the condition of the properties, and carrying out capital works after securing appropriate funding.

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

Structure, governance and management

The charity is an unincorporated charity managed by our Trustee Governing Framework Manual dated 12 November 2012, and relating back to the Charity Commission Scheme Document dated 28 October 1969.

The trustees comprise 1 ex-officio trustee who is the current incumbent of the Parish of Huntingdon, 2 nominee trustees from Huntingdon Town Council and a maximum of 9 other trustees, and any new trustees are appointed by the existing Trustees.

Where there is a co-opted trustee vacancy, the remaining trustees endeavour to recruit a new trustee with relevant experience, skills and an empathy with the objects of the charity.

As part of their induction, new trustees are provided with a copy of the Trustee Governing Framework Manual, the Residents Handbook, and various other relevant documents to enable them to gain a full appreciation of their duties and obligations as a trustee. The Trustee Governing Framework Manual contains the charity's policies for trustee induction, risk management, investment policy and management of surplus funds.

The trustees meet on a quarterly basis to review the position and a standard agenda is adopted to ensure that all matters are covered.

The day to day administration of property management and residents issues is delegated to the relevant sub-committee, in conjunction with the Clerk to the Trustees, but all major decisions are either approved or ratified at a full trustees meeting. The sub-committees are:

- Residents' sub-committee;
- Buildings sub-committee;
- Finance sub-committee.

[continued on page 3]

Structure, governance and management (continued)

The charity is a member of the Almshouses Association which offers assistance, advice, guidance and encouragement to the numerous almshouse trustee bodies to enable them to provide suitable accommodation for people in need. The Association also represents these charities with the Charity Commission, Homes England, and the Regulator of Social Housing, the Land Registry and other Government departments.

Achievements and performance

Our residents are thriving and happy. Having lost two residents during 2024, (nos 5 and 8), we have gained two to take up residence in those houses. One lady at no 5 sadly died and the other at no 8 moved to a care home. During the course of the year, we have re-decorated and repaired, where necessary for the two new ladies to take up residence.

All the Almshouses have had new front doors fitted. These doors are stronger and of a higher standard to the previous doors that did suffer in the heat. These are now a light green rather than black and the residents thoroughly approved of the change.

Furthermore, the building work started on the area behind the Almshouses during 2024 and the planners, Vistry, have begun the re-building of the exterior boundary walls to the Almshouses. This is due for completion by the end of April 2025.

The Trustees invited the residents, plus a guest, to the St George's tea party at the Town Hall in May. The few that were able to attend greatly enjoyed the event.

The Chairman and Clerk made regular visits to the residents, mostly of a social nature but also when assistance was required. The visits are to ensure their well-being as well as to remind them that we are available to be called on if necessary. Two of our Trustees also make regular visits of a similar nature.

Residents receive cards and flowers on their birthdays and cards at major festivals including a Sainsbury's voucher at Christmas.

At the end of 2024 there were 12 ex-officio, nominated and co-opted trustees, leaving no vacancies for new trustees. The trustees are committed to having a Board of Trustees with varied but complimentary skills to benefit our residents and the charity.

The trustees maintained their awareness of their own performance framework established in 2015 as follows:

- To maintain a high level of attendance at trustee meetings and this was noted at 80%
- To ensure a minimum of 4 quarterly meetings and this was achieved in 2024
- To confirm trustees compliance with its own Trustees Governance Framework Manual, any requirements of the Almshouse Association, and regulators, The Charity Commission. This was brought up to date, as required, and also through the normal process of management. There was no evidence of non-compliance.

[continued on page 4]

Financial review

The charity had a successful year achieving a surplus before transfers of £7,947 (2023 – surplus of £37,789) and the outstanding loans were reduced by £12,040 (2023 - £13,139).

The trustees prepare an annual budget and the results were in line with the expected results, as the budget figures included major expenses estimated at £19,000 for replacement doors and outside redecoration. The budget for 2025 shows the surplus being increased back to expected levels and gives assurance to the trustees that the charity continues to be a going concern for the next 12 months.

During the year a new bank account was established to retain the two restricted funds for which no separate bank account had been held previously, firstly for the Extraordinary Maintenance Fund and secondly for the Permanent Endowment Funds held as per note 13 all 8 properties in the years ahead. The respective balances held in these accounts at the year ended were £9,137 and £2,084 respectively and are shown at note 9 to the accounts.

Reserves

The trustees policy is to ensure that the charity has sufficient reserves to protect against reductions in income, unexpected increases in expenditure, and to take advantage of new opportunities.

The reserves will be used to support the charity's aims and objectives, and any expenditure to be drawn from the reserves will require trustees approval, and the level of reserves will be reviewed annually by the trustees.

As regards specific reserves, the charity will maintain a minimum of £30,000 in specific reserves at all times. Specific reserves held at 31 December 2024 were in excess of £55,000.

As regards free reserves, the charity will maintain a minimum of £10,000 in free reserves and free reserves are defined as the amount of unrestricted funds that the charity holds above its operating costs and designated funds. Free reserves held at 31 December 2024 were in excess of £13,000..

Trustees' responsibilities in relation to the financial statements:

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

Signed on behalf of the Trustees:

M.G. Baker

Mr M G Baker MBE
Chairman

22 September 2025

ST JOHN'S ALMSHOUSE CHARITIES

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE ST JOHN'S ALMSHOUSE CHARITIES FOR THE YEAR ENDED 31 DECEMBER 2024

I report to the trustees on my examination of the charity's accounts of the charity for the year ended 31 December 2024 which are set out on pages 6 to 13.

Responsibilities and basis of report

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

I report in respect of my examination of the 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; 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 to enable a proper understanding of the accounts to be reached.

D G Croker
Retired Chartered Accountant
5 Willow Close
Brampton
Huntingdon
PE28 4RJ

Date: 22nd Sept 2025

ST JOHN'S ALMSHOUSE CHARITIES

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	General Fund £	Designated Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
Incoming resources (Note 2)					
Income and endowments from:					
Charitable activities	51,222	-	-	51,222	46,573
Grants & donations	10,000	-	-	10,000	12,500
Bank interest receivable	737	2,209	298	3,244	1,957
Total	**61,959**	**2,209**	**298**	**64,466**	**61,030**
Resources expended (Note 3)					
Expenditure on:					
Charitable activities	(56,519)	-	-	(56,519)	(23,241)
Total	**(56,519)**	**-**	**-**	**(56,519)**	**(23,241)**
Net income (expenditure)	5,440	2,209	298	7,947	37,789
Transfers between funds	(3,680)	3,000	680	-	-
Net movement in funds	1,760	5,209	978	7,947	37,789
Reconciliation of funds:					
Total funds brought forward	889,117	49,240	10,244	948,601	910,812
Total funds carried forward	**890,877**	**54,449**	**11,222**	**956,548**	**948,601**

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

All income and expenditure derives from continuing activities.

ST JOHN'S ALMSHOUSE CHARITIES

BALANCE SHEET AT 31 DECEMBER 2024

	Note	General Fund £	Designated Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
Fixed assets	4					
Tangible assets		872,040	-	-	872,040	876,480
Current assets						
Debtors	5	5,714	128	-	5,842	5,544
Cash at bank	6	67,322	54,321	11,222	132,865	133,528
		73,036	54,449	11,222	138,707	139,072
Creditors: amounts falling due within one year	7	(12,901)	-	-	(12,,901)	(12,795)
Net current assets		60,135	54,449	11,222	125,806	126,277
Total assets less current liabilities:		932,175	54,449	11,222	997,846	1,002,757
Creditors: amounts falling due after one year	7	(41,298)	-	-	(41,298)	(54,156)
Total net assets		**890,877**	**54,449**	**11,222**	**956,548**	**948,601**
The funds of the charity:						
Unrestricted funds:						
General fund		890,877	-	-	890,877	889,117
Designated funds	8	-	54,449	-	54,449	49,240
Restricted funds	9	-	-	11,222	11,222	10,244
Total charity funds		**890,877**	**54,449**	**11,222**	**956,548**	**948,601**

The notes on pages 8 to 13 form part of these accounts

Approved by the Trustees on 22 September 2025
and signed on their behalf by:

M G Baker
Chairman of Trustees

T P Johnson
Trustee / Treasurer

ST JOHN'S ALMSHOUSE CHARITIES

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

1 Accounting policies

1.1 Basis of accounting

These accounts 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 accounts 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 (FRS102) issued on 16 July 2014 and with the Charities Act 2011.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update bulletin 1 not to prepare a Statement of Cash Flows.

1.2 Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed.

Unrestricted funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds comprise the general fund, and also the designated fund where the trustees, at their discretion, have created a fund for a specific purpose.

1.3 Going concern

The accounts have been prepared on a going concern basis as the trustees believe that no material uncertainty exists. The trustees have considered the level of funds held, and the expected levels of income and expenditure for 12 months from approving these accounts. The budgeted income and expenditure is sufficient, together with the level of reserves held for the charity to be able to continue as a going concern.

1.4 Accounting estimates

No changes to accounting estimates have occurred in the reporting period.

1.5 Income

Recognition of income

These are included in the Statement of Financial Activities when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS102 SORP or FRS102.

1.5 Income (continued)

Grants and donations

Grants and donations are only included in the SOFA when the general income recognition criteria are met.

1.6 Expenditure and liabilities

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and support costs

Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and practice. There are no material support costs incurred by the charity.

Deferred income

No material item of deferred income has been included in the accounts.

2 Analysis of income

	General Funds £	Designated Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
Charitable Activities					
Weekly maintenance contributions	51,222	-	-	51,222	46,573
	51,222	-	-	51,222	46,573
Grants & Donations					
Grants	10,000	-	-	10,000	12,500
Total	10,000	-	-	10,000	12,500
Bank interest receivable					
Interest	737	2,209	298	3,244	1,957
Total	737	2,209	298	3,244	1,957

3 Analysis of expenditure

	Unrestricted Funds £	Restricted Income Funds £	Endowment Funds £	2024 Total Funds £	2023 Total Funds £
Expenditure on charitable activities					
Property expenses:					
Repairs and maintenance	2,925	-	-	2,925	6,645
Gas boiler maintenance	2,554	-	-	2,554	1,154
Replacement Doors	16,250	-	-	16,250	0
Quinquennial repairs	11,840	-	-	11,840	0
Void property repairs	6,144			6,144	0
Insurance	1,499			1,499	1,428
Depreciation	4,440	-	-	4,440	4,440
Legal & professional costs	2,180	-	-	2,180	822
Interest and finance costs:					
Charity Bank	3,960	-	-	3,960	4,705
Hinchingbrooke Foundation	0	-	-	0	19
Residents costs:					
Television licences	38	-	-	38	37
Residents support	378	-	-	378	401
	52,208	-	-	52,208	19,651
Governance costs					
Meeting expenses	(80)	-	-	(80)	40
Subscriptions	385	-	-	385	231
Postage and stationery	91	-	-	91	115
Training & travel expenses	210	-	-	210	66
Miscellaneous expenses	13	-	-	13	18
Clerk's fees	3,692	-	-	3,692	3,120
	4,311	-	-	4,311	3,590
Total charitable activities	**56,519**	**-**	**-**	**56,519**	**23,241**

4 Tangible fixed assets

	Land and Buildings	Equipment	Total
	£	£	£
4.1 Cost			
At 1 January 2024	912,000	4,960	916,960
Additions	-	-	-
Disposals	-	-	-
At 31 December 2024	**912,000**	**4,960**	**916,960**
4.2 Depreciation and impairments			
Basis	Straight line	Straight line	
Rate	0.75% pa	25% pa	
At 1 January 2024	35,520	4,960	27,160
Charge for the year	4,440	-	4,440
At 31 December 2024	**39,960**	**4,960**	**44,920**
4.3 Net book value			
31 December 2024	**872,040**	**-**	**872,040**
31 December 2023	**876,480**	**-**	**876,480**

The freehold land and buildings were valued at £912,000 on 11 January 2011 by Westley & Huff, Chartered Surveyors. This value has been adopted as the deemed cost of the assets concerned on transition to FRS102. There was no comparable cost or depreciation or net book value prior to the capital development costs incurred in 2010 and 2011. Land and buildings includes land valued in 2011 at £320,000 on which no depreciation charge is made.

5 Analysis of debtors

	2024	2023
	£	£
Weekly maintenance contributions due	1,612	1,614
Grants receivable	2,500	2,500
Prepayments and accrued income	1,730	1,430
	5,842	**5,544**

6 Cash at bank

	2024	2023
	£	£
General fund – current account	15,791	33,602
General fund – business reserve account	51,530	50,794
Designated fund (Income protection) - deposit account	45,936	44,036
Designated fund (Boiler replacement) - deposit account	8,386	5,096
Restricted fund – deposit account	11,222	0
	132,865	**133,528**

7 Analysis of creditors

	Amounts falling due within one year		Amounts falling after more than one year	
	2024	2023	2024	2023
	£	£	£	£
Creditors and accruals	44	755	-	-
Bank loan	12,857	12,040	41,299	54,156
	12,901	**12,795**	**41,299**	**54,156**

The bank loan is secured on the freehold property.

8 Designated funds

	Income Protection	Boiler Repl	Total
	£	£	£
Balance 1 January 2024	44,115	5,125	49,240
Interest	1,899	310	2,209
Transfers during the year	0	3,000	3,000
Balance 31 December 2024	**46,014**	**8,435**	**54,449**

9 Restricted funds

	Extra-ordinary Maintenance	Perma-nent Endow-Ment	Total
	£	£	£
Balance 1 January 2024	8,160	2,084	10,244
Interest receivable	298	-	298
Transfer during the year	680	-	680
Balance 31 December 2024	**9,138**	**2,084**	**11,222**

Further details regarding these two funds are shown at Notes 10 & 11 respectively

10 Restricted fund

The Extraordinary Maintenance Fund increases each year by £680 in accordance with the Trustee Governing Framework Manual of the charity, to provide a fund for major capital expenditure which may become payable in the future.

11 Endowment funds

These relate to the remainder of funds when a number of charities were consolidated into this charity many years ago and comprise the following:

	2024 £	2023 £
• The charity consisting of part applicable for purposes not educational of the St John's Hospital and Grammar School Foundation	750	750
• Richard Fishbourne's Charity	130	130
• John Bardolph's Charity	544	544
• Robert Cook's Charity	180	180
• Thomas King's Charity	300	300
• George Raitt's Charity	180	180
	2,084	2,084

12 Analysis of net assets between funds

	General fund £	Designated funds £	Endowment funds £	Total 2024 £
Fixed assets	876,480	-	-	876,480
Current assets	79,588	49,240	10,244	139,072
Current liabilities	(12,795)	-	-	(12,795)
Creditors due in more than one year	(54,156)	-	-	(54,156)
	889,117	**49,240**	**10,244**	**948,601**

13 Taxation

The charity is exempt from tax on income and gains and so no tax charges have arisen in the charity.

14 Related party transactions

All trustees give of their time freely and no trustee remuneration is paid. In the year 2024 a total of £11 was reimbursed to 1 trustee (2023 - £109 reimbursed to 2 trustees).

ST JOHN'S ALMSHOUSE CHARITIES

England & Wales - Charity number 230417

Accounts

ST JOHN'S ALMSHOUSE CHARITIES

TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

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- advertising empty accommodation to the general public, and
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The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives, and in planning future activities.

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Structure, governance and management (continued)

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Achievements and performance

Our residents continue to thrive, although one, at Number 5 is now housebound. She has carers and the other residents also support her. They continue to support each other, generally in emotional and practical ways.

The Trustees invited the residents, plus a guest, to the St George's tea party at the Town Hall in May. This was well attended and enjoyed by all concerned.

There were no changes to our residency in 2023 and so occupancy remained at 100%.

The Chairman and Clerk made regular visits to the residents, mostly of a social nature but also when assistance was required. The visits are to ensure their well-being as well as to remind them that we are available to be called on if necessary. Two of our Trustees also make regular visits of a similar nature.

Residents receive cards and flowers on their birthdays and cards at major festivals including a Sainsbury's voucher at Christmas.

At the end of 2023 there were 10 ex-officio, nominated and co-opted trustees, leaving two vacancies for new trustees. The trustees are committed to having a Board of Trustees with varied but complimentary skills to benefit our residents and the charity. It is noted that there is still a potential vacancy for someone with a legal background in property and human resources.

The trustees maintained their awareness of their own performance framework established in 2015 as follows:

- To maintain a high level of attendance at trustee meetings and this was noted at 80% (97% 2022)
- To ensure a minimum of 4 quarterly meetings and this was achieved in 2023
- To confirm trustees compliance with its own Trustees Governance Framework Manual, any requirements of the Almshouse Association, and regulators, The Charity Commission. This was brought up to date, as required, and also through the normal process of management. There was no evidence of non-compliance.

[continued on page 4]

Financial review

The charity had a successful year achieving a surplus before transfers of £37,789 (2022 – surplus of £5,867) and the outstanding loans were reduced by £13,139 (2022 - £15,307).

The trustees prepare an annual budget and the results were not in line with the expected results, as major expenses estimated at £19,000 for replacement doors and outside redecoration, had to be deferred until 2024, so a higher than expected surplus had been achieved. The budget for 2024 shows the surplus being maintained and gives assurance to the trustees that the charity continues to be a going concern for the next 12 months.

During the year two new designated accounts were established, firstly for the provision of loss of income, based on 12 months loss of income, and secondly for the replacement of boilers in all 8 properties in the years ahead. The respective balances held in these accounts at the year ended were £44,115 and £5125 respectively and are shown at note 8 to the accounts.

Reserves

The trustees policy is to ensure that the charity has sufficient reserves to protect against reductions in income, unexpected increases in expenditure, and to take advantage of new opportunities.

The reserves will be used to support the charity's aims and objectives, and any expenditure to be drawn from the reserves will require trustees approval, and the level of reserves will be reviewed annually by the trustees.

As regards specific reserves, the charity will maintain a minimum of £30,000 in specific reserves at all times. Specific reserves held at 31 December 2023 were in excess of £55,000.

As regards free reserves, the charity will maintain a minimum of £10,000 in free reserves and free reserves are defined as the amount of unrestricted funds that the charity holds above its operating costs and designated funds. Free reserves held at 31 December 2023 were in excess of £13,000..

Trustees' responsibilities in relation to the financial statements:

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

Signed on behalf of the Trustees:

M. G Baker

Mr M G Baker MBE
Chairman

23 October 2024

ST JOHN'S ALMSHOUSE CHARITIES

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE ST JOHN'S ALMSHOUSE CHARITIES FOR THE YEAR ENDED 31 DECEMBER 2023

I report to the trustees on my examination of the charity's accounts of the charity for the year ended 31 December 2023 which are set out on pages 6 to 13.

Responsibilities and basis of report

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

I report in respect of my examination of the 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; 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 to enable a proper understanding of the accounts to be reached.

24 October 2024

D G Croker
Retired Chartered Accountant
5 Willow Close
Brampton
Huntingdon
PE28 4RJ

Date:

ST JOHN'S ALMSHOUSE CHARITIES

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023

	General Fund £	Designated Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Incoming resources (Note 2)					
Income and endowments from:					
Donations & legacies	12,500	-	-	12,500	5,000
Charitable activities	46,573	-	-	46,573	47,339
Bank interest receivable	286	1,671	-	1,957	665
Total	**59,359**	1,671	**-**	**61,030**	**53,004**
Resources expended (Note 3)					
Expenditure on:					
Charitable activities	(23,241)	-	-	(23,241)	(47,137)
Total	**(23,241)**	**-**	**-**	**(23,241)**	**(47,137)**
Net income (expenditure)	36,118	1,671	-	37,789	5,867
Transfers between funds	(48,249)	47,569	680	-	-
Net movement in funds	(12,131)	49,240	680	37,789	5,867
Reconciliation of funds:					
Total funds brought forward	901,248	-	9,564	910,812	905,945
Total funds carried forward	**889,117**	**49,240**	**10,244**	**948,601**	**910,812**

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

All income and expenditure derives from continuing activities.

ST JOHN'S ALMSHOUSE CHARITIES

BALANCE SHEET AT 31 DECEMBER 2023

	Note	General Fund £	Designated Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Fixed assets	4					
Tangible assets		876,480	-	-	876,480	880,920
Current assets						
Debtors	5	5,436	108	-	5,544	3,424
Cash at bank	6	74,152	49,132	10,244	133,528	105,989
		79,588	49,240	10.244	139,072	114,425
Creditors: amounts falling due within one year	7	(12,795)	-	-	(12,795)	(13,233)
Net current assets		66,793	49,240	10,244	126,277	96,089
Total assets less current liabilities:		943,273	49,240	10,244	1,002,757	977,009
Creditors: amounts falling due after one year	7	(54,156)	-	-	(54,156)	(66,197)
Total net assets		**889,117**	**49,240**	**10,244**	**948,601**	**910,812**
The funds of the charity:						
Unrestricted funds:						
General fund		889,117	-	-	889,117	901,248
Designated funds	8	-	49,240	-	49,240	-
Restricted funds	9	-	-	10,244	10,244	10,244
Total charity funds		**889,117**	**49,240**	**10,244**	**948,601**	**910812**

The notes on pages 8 to 13 form part of these accounts

Approved by the Trustees on 23 October 2024
and signed on their behalf by:

M G Baker
Chairman of Trustees

T P Johnson
Trustee / Treasurer

1 Accounting policies

1.1 Basis of accounting

These accounts 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 accounts 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 (FRS102) issued on 16 July 2014 and with the Charities Act 2011.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update bulletin 1 not to prepare a Statement of Cash Flows.

1.2 Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed.

Unrestricted funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds comprise the general fund, and also the designated fund where the trustees, at their discretion, have created a fund for a specific purpose.

1.3 Going concern

The accounts have been prepared on a going concern basis as the trustees believe that no material uncertainty exists. The trustees have considered the level of funds held, and the expected levels of income and expenditure for 12 months from approving these accounts. The budgeted income and expenditure is sufficient, together with the level of reserves held for the charity to be able to continue as a going concern.

1.4 Accounting estimates

No changes to accounting estimates have occurred in the reporting period.

1.5 Income

Recognition of income

These are included in the Statement of Financial Activities when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS102 SORP or FRS102.

1.5 Income (continued)

Grants and donations

Grants and donations are only included in the SOFA when the general income recognition criteria are met.

1.6 Expenditure and liabilities

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and support costs

Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and practice. There are no material support costs incurred by the charity.

Deferred income

No material item of deferred income has been included in the accounts.

2 Analysis of income

	General Funds £	Designated Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Donations & Legacies					
Donations	-	-	-	-	-
Grants	12,500	-	-	12,500	5,000
Total	12,500	-	-	12,500	5,000
Charitable activities					
Weekly maintenance contributions	46,573	-	-	46,573	47,339
Total	46,573	-	-	46,573	47,339
Bank interest receivable					
Interest	286	1,671	-	1,957	665
Total	286	1,671	-	1,957	665

3 Analysis of expenditure

	Unrestricted Funds £	Restricted Income Funds £	Endowment Funds £	2023 Total Funds £	2022 Total Funds £
Expenditure on charitable activities					
Property expenses:					
Repairs and maintenance	6,645	-	-	6,645	3,730
Gas boiler maintenance	1,154	-	-	1,154	3,325
Boiler replacements	-	-	-	-	22,400
Insurance	1,428	-	-	1,428	1330
Depreciation	4,440	-	-	4,440	4,440
Legal & professional costs	822	-	-	822	2,230
Interest and finance costs:					
Charity Bank	4,705	-	-	4,705	5,429
Hinchingbrooke Foundation	19	-	-	19	120
Residents costs:					
Television licences	37	-	-	37	30
Residents support	401	-	-	401	593
	19,651	-	-	19,651	43,627
Governance costs					
Meeting expenses	40	-	-	40	40
Subscriptions	231	-	-	231	222
Postage and stationery	115	-	-	115	105
Training & travel expenses	66	-	-	66	0
Miscellaneous expenses	18	-	-	18	23
Clerk's fees	3,120	-	-	3,120	3,120
	3,590	-	-	3,590	3,440
Total charitable activities	**23,241**	**-**	**-**	**23,241**	**47,137**

4 Tangible fixed assets

	Land and Buildings	Equipment	Total
	£	£	£
4.1 Cost			
At 1 January 2023	912,000	4,960	916,960
Additions	-	-	-
Disposals	-	-	-
At 31 December 2023	**912,000**	**4,960**	**916,960**
4.2 Depreciation and impairments			
Basis	Straight line	Straight line	
Rate	0.75% pa	25% pa	
At 1 January 2023	31,080	4,960	27,160
Charge for the year	4,440	-	4,440
At 31 December 2023	**35,520**	**4,960**	**31,600**
4.3 Net book value			
31 December 2023	**876,480**	**-**	**876,480**
31 December 2022	**880,920**	**-**	**880,920**

The freehold land and buildings were valued at £912,000 on 11 January 2011 by Westley & Huff, Chartered Surveyors. This value has been adopted as the deemed cost of the assets concerned on transition to FRS102. There was no comparable cost or depreciation or net book value prior to the capital development costs incurred in 2010 and 2011. Land and buildings includes land valued in 2011 at £320,000 on which no depreciation charge is made.

5 Analysis of debtors

	2023	2022
	£	£
Weekly maintenance contributions due	1,614	2,041
Grants receivable	2,500	-
Prepayments and accrued income	1,430	1,383
	5,544	**3,424**

6 Cash at bank

	2023	2022
	£	£
General fund – current account	33,602	62,822
General fund – business reserve account	50,794	507
Designated fund (Income protection) deposit account	44,036	42,569
Designated fund (Boiler replacement) deposit account	5,096	-
	133,528	**105,898**

7 Analysis of creditors

	Amounts falling due within one year		Amounts falling after more than one year	
	2023	2022	2023	2022
	£	£	£	£
Creditors and accruals	755	95	-	-
Bank loan	12,040	11,294	54,156	66,197
Other loans	-	1,844	-	-
	12,795	**13,233**	**54,156**	**66,167**

The bank loan is secured on the freehold property.

8 Designated funds

	Income Protection	Boiler Repl	Total
	£	£	£
Balance 1 January 2023	-	-	-
Interest	1,545	125	1,670
Transfers during the year	42,570	5,000	47,570
Balance 31 December 2023	**44,115**	**5,125**	**49,240**

9 Restricted funds

	Extra-ordinary Maintenance	Perma-nent Endow-Ment	Total
	£	£	£
Balance 1 January 2023	7,480	2,084	9,564
Interest	-	-	-
Transfer during the year	680	-	680
Balance 31 December 2023	**8,160**	**2,084**	**10,244**

Further details regarding these two funds are shown at Notes 13 & 14 respectively

10 Analysis of net assets between funds

	General fund £	Designated funds £	Endowment funds £	Total 2023 £
Fixed assets	876,480	-	-	876,480
Current assets	79,588	49,240	10,244	139,072
Current liabilities	(12,795)	-	-	(12,795)
Creditors due in more than one year	(54,156)	-	-	(54,156)
	889,117	**49,240**	**10,244**	**948,601**

11 Taxation

The charity is exempt from tax on income and gains and so no tax charges have arisen in the charity.

12 Related party transactions

All trustees give of their time freely and no trustee remuneration is paid. In the year 2023 a total of £109 was reimbursed to 2 trustees (2022 - £23 reimbursed to 1 trustee).

13 Endowment funds

These relate to the remainder of funds when a number of charities were consolidated into this charity many years ago and comprise the following:

	2023 £	2022 £
• The charity consisting of part applicable for purposes not educational of the St John's Hospital and Grammar School Foundation	750	750
• Richard Fishbourne's Charity	130	130
• John Bardolph's Charity	544	544
• Robert Cook's Charity	180	180
• Thomas King's Charity	300	300
• George Raitt's Charity	180	180
	2,084	2,084

14 Restricted fund

This extraordinary maintenance fund increases each year by £680 in accordance with the Trustee Governing Framework Manual of the charity, to provide a fund for major capital expenditure which may become payable in the future.

ST JOHN'S ALMSHOUSE CHARITIES

England & Wales - Charity number 230417

Accounts

ST JOHN'S ALMSHOUSE CHARITIES

TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

Charity Number: 230417



ST JOHN'S ALMSHOUSE CHARITIES

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ST JOHN'S ALMSHOUSE CHARITIES

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mr M G Baker MBE	Co-opted Trustee - Chairman
Revd J A Randall	Ex-officio Trustee – Rector of the Parish of Huntingdon
Cllr A Blackwell	Trustee nominated by Huntingdon Town Council
Cllr S Gifford	Trustee nominated by Huntingdon Town Council
Mr A Butler	Co-opted Trustee
Mr L Button	Co-opted Trustee
Mrs E Irving	Co-opted Trustee
Mr T P Johnson FCA	Co-opted Trustee & Treasurer
Mrs D Peacock	Co-opted Trustee
Mr C Saunders	Co-opted Trustee

Charitable Status

St John's Almshouse Charities is an unincorporated charity registered in England, number 230417

Principle Address

The principle address of the charity is 27 Hartford Road, Huntingdon, Cambridgeshire, PE29 3RE

Bankers

National Westminster Bank plc, 92 High Street, Huntingdon, Cambridgeshire, PE29 3DT

Independent Examiner

Mr D G Croker
Retired Chartered Accountant
5 Willow Close, Brampton, Huntingdon, Cambridgeshire, PE28 4RJ

Solicitors

Hewitsons, 7 Spencer Parade, Northampton, NN1 5AB

Clerk to the Trustees

Mrs B Howells

ST JOHN'S ALMSHOUSE CHARITIES

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

Objectives and activities for the public benefit

The principal object of the charity is the provision of almshouse accommodation for single women who by force of circumstances and resources, are in need. Priority is given to women who reside in Huntingdon, and it is this group of people which forms the basis of the public benefit provided by the charity.

The charity carries out its objectives by:

- maintaining the external and internal features of the eight residential houses in George Street, Huntingdon, in a secure and habitable state, and
- advertising empty accommodation to the general public, and
- reviewing the condition of the properties, and carrying out capital works after securing appropriate funding.

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

Structure, governance and management

The charity is an unincorporated charity managed by our Trustee Governing Framework Manual dated 12 November 2012, and relating back to the Charity Commission Scheme Document dated 28 October 1969.

The trustees comprise 1 ex-officio trustee who is the current incumbent of the Parish of Huntingdon, 2 nominee trustees from Huntingdon Town Council and a maximum of 9 other trustees, and any new trustees are appointed by the existing Trustees.

Where there is a co-opted trustee vacancy, the remaining trustees endeavour to recruit a new trustee with relevant experience, skills and an empathy with the objects of the charity.

As part of their induction, new trustees are provided with a copy of the Trustee Governing Framework Manual, the Residents Handbook, and various other relevant documents to enable them to gain a full appreciation of their duties and obligations as a trustee. The Trustee Governing Framework Manual contains the charity's policies for trustee induction, risk management, investment policy and management of surplus funds.

The trustees meet on a quarterly basis to review the position and a standard agenda is adopted to ensure that all matters are covered.

The day to day administration of property management and residents issues is delegated to the relevant sub-committee, in conjunction with the Clerk to the Trustees, but all major decisions are either approved or ratified at a full trustees meeting. The sub-committees are:

- Residents' sub-committee;
- Buildings sub-committee;
- Finance sub-committee.

[continued on page 3]

Structure, governance and management (continued)

The charity is a member of the Almshouses Association which offers assistance, advice, guidance and encouragement to the numerous almshouse trustee bodies to enable them to provide suitable accommodation for people in need. The Association also represents these charities with the Charity Commission, Homes England, and the Regulator of Social Housing, the Land Registry and other Government departments.

Achievements and performance

Residents: Our residents continue to thrive and support one another, both in practical and emotional ways.

Two of our residents continue to have a few visits to hospital during the year but both are now well and at home. One of these residents does have mobility issues but can still manage in her own home, albeit she is now housebound. Another of our residents, who is very active, is awaiting a heart operation early next year.

The Trustees invited the residents, plus a guest, to afternoon tea at The George in Huntingdon in May and this was well attended and enjoyed by all.

There were no changes to our residency over the year and so occupation remains at 100%.

The Chairman and Clerk have made regular visits to the occupants, these are mostly of a social nature and also when requests were made for assistance. The visits are to ensure their well-being and reminding them that we are available to be called on, if needed. Two of our Trustees also make regular visits of a similar nature.

Residents receive cards and flowers on their birthdays and cards at major festivals including a Sainsbury's voucher at Christmas.

At the end of 2022 there were 10 ex-officio, nominated and co-opted trustees, leaving 2 vacancies for new trustees and the trustees are committed to having a Board of Trustees with varied but complimentary skills to benefit our residents and the charity. It is noted that there is still a potential vacancy for someone with a legal background in property and human resources.

The trustees maintained their awareness of their own performance framework established in 2015 as follows:

• To maintain a high level of attendance at trustee meetings and this

was noted as 97% (2021-88%).

• To ensure a minimum of 4 quarterly meetings and this was achieved in 2022.

• To confirm trustees' compliance with its own Trustees Governance Framework Manual, any requirements of the Almshouse Association, and regulators, The Charity Commission. This was brought up to date as required, and also through the normal process of management there was no evidence of any non-compliance.

[continued on page 4]

Financial review and reserves

The charity had a successful year achieving a surplus before transfers of £5,867 (2021 – surplus of £29,603) and the outstanding loans were reduced by £15,307 (2021 - £30,870).

The trustees prepare an annual budget and the results were not in line with the expected results, as a major expense of £22,400 had been incurred in replacing the gas boilers in all eight houses. Despite this a surplus was achieved in the year as shown above. The budget for 2023 shows the surplus being maintained and gives assurance to the trustees that the charity continues to be a going concern for the next 12 months.

The charity's policy with respect to reserves is to retain 12 months expenditure (excluding depreciation) in a separate account and 2022 confirmed that revenue expenditure and capital repayments amounted to approximately £40,000. At the end of the 2022 the charity had £42,569 in a separate deposit account to represent this reserve.

Trustees' responsibilities in relation to the financial statements:

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

Signed on behalf of the Trustees:

M. G. Baker

Mr M G Baker MBE

Chairman

Date: 26th July 2023

ST JOHN'S ALMSHOUSE CHARITIES

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE ST JOHN'S ALMSHOUSE CHARITIES FOR THE YEAR ENDED 31 DECEMBER 2022

I report to the trustees on my examination of the charity's accounts of the charity for the year ended 31 December 2022 which are set out on pages 6 to 13.

Responsibilities and basis of report

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

I report in respect of my examination of the 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; 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 to enable a proper understanding of the accounts to be reached.

D G Croker
Retired Chartered Accountant
5 Willow Close
Brampton
Huntingdon
PE28 4RJ

Date: 23 July 2023

ST JOHN'S ALMSHOUSE CHARITIES

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2022 Total Funds £	2021 Total Funds £
Incoming resources (Note 3)					
Income and endowments from:					
Donations & legacies	5,000	-	-	5,000	5,000
Charitable activities	47,339	-	-	47,339	46,837
Bank interest receivable	665	-	-	665	350
Total	**53,004**	**-**	**-**	**53,004**	**52,187**
Resources expended (Note 4)					
Expenditure on:					
Charitable activities	(47,137)	-	-	(47,137)	(22,584)
Total	**(47,137)**	**-**	**-**	**(47137)**	**(22,584)**
Net income (expenditure)	5,867	-	-	5,867	29,603
Transfer between funds	(680)	680	-	-	-
Net movement in funds	5,187	680	-	5,867	29,603
Reconciliation of funds:					
Total funds brought forward	896,061	6,800	2,084	904,945	875,342
Total funds carried forward	**901,248**	**7,480**	**2,084**	**910,812**	**904,945**

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

All income and expenditure derives from continuing activities.

ST JOHN'S ALMSHOUSE CHARITIES

BALANCE SHEET AT 31 DECEMBER 2022

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2022 Total Funds £	2021 Total Funds £
Fixed assets (Note 5)					
Tangible assets	880,920	-	-	880,920	885,360
Current assets					
Debtors (Note 6)	3,424	-	-	3,424	2,357
Cash at bank (Note 7)	96,334	7,480	2,084	105,898	112,068
	99,758	7,480	2,084	109,322	114,425
Creditors: amounts falling due within one year (Note 8)	(13,233)	-	-	(13,233)	(12,613)
Net current assets	86,525	7,480	2,084	96,089	101,812
Total assets less current liabilities:	967,445	7,480	2,084	977,009	987,172
Creditors: amounts falling due after one year (Note 8)	(66,197)	-	-	(66,197)	(82,227)
Total net assets	**901,248**	**7,480**	**2,084**	**910,812**	**904,945**
The funds of the charity:					
Endowment funds (Note12)	-	-	2,084	2,084	2,084
Restricted funds (Note13)	-	7,480	-	7,480	6,800
Unrestricted funds	901,248	-	-	901,248	896,061
Total charity funds	**901,248**	**7,480**	**2,084**	**910,812**	**904,945**

The notes on pages 8 to 13 form part of these accounts

Approved by the Trustees on 26th July 2023
and signed on their behalf by:

M G Baker
Chairman of Trustees

T P Johnson
Trustee / Treasurer

1 Basis of preparation

1.1 Basis of accounting

These accounts 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 accounts 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 (FRS102) issued on 16 July 2014 and with the Charities Act 2011.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update bulletin 1 not to prepare a Statement of Cash Flows.

1.2 Going concern

The accounts have been prepared on a going concern basis as the trustees believe that no material uncertainty exists. The trustees have considered the level of funds held, and the expected levels of income and expenditure for 12 months from approving these accounts. The budgeted income and expenditure is sufficient, together with the level of reserves held for the charity to be able to continue as a going concern.

1.3 Accounting estimates

No changes to accounting estimates have occurred in the reporting period.

2 Accounting policies

2.1 Income

Recognition of income

These are included in the Statement of Financial Activities when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS102 SORP or FRS102.

Grants and donations

Grants and donations are only included in the SOFA when the general income recognition criteria are met.

2.2 Expenditure and liabilities

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and support costs

Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and practice. There are no material support costs incurred by the charity.

Deferred income

No material item of deferred income has been included in the accounts.

3 Analysis of income

	Unrestricted Funds £	Restricted Income Funds £	Endowment Funds £	2022 Total Funds £	2021 Total Funds £
Donations & Legacies					
Donations	-	-	-	-	-
Grants	5,000	-	-	5,000	5,000
Total	5,000	-	-	5,000	5,000
Charitable activities					
Weekly maintenance contributions	47,339	-	-	47,339	46,837
Total	47,339	-	-	47,339	46,837
Bank interest receivable					
Interest	665	-	-	665	350
Total	665	-	-	665	350

4 Analysis of expenditure

	Unrestricted Funds £	Restricted Income Funds £	Endowment Funds £	2022 Total Funds £	2021 Total Funds £
Expenditure on charitable activities					
Property expenses:					
Repairs and maintenance	3,730	-	-	3,730	2,085
Gas boiler maintenance	3,325	-	-	3,325	3,978
Boiler replacements	22,400	-	-	22,400	-
Insurance	1,330	-	-	1,330	1330
Depreciation	4,440	-	-	4,440	4,440
Legal & professional costs	2,230	-	-	2,230	-
Interest and finance costs:					
Charity Bank	5,429	-	-	5,429	6,745
Hinchingbrooke Foundation	120	-	-	120	309
Residents costs:					
Television licences	30	-	-	30	52
Residents support	593	-	-	593	205
	43,627	-	-	43,627	19,144
Governance costs					
Meeting expenses	40	-	-	40	0
Subscriptions	222	-	-	222	217
Postage and stationery	105	-	-	105	67
Training & travel expenses	0	-	-	0	0
Miscellaneous expenses	23	-	-	23	36
Clerk's fees	3,120	-	-	3,120	3,120
	3,510	-	-	3,510	3,440
Total charitable activities	**47,137**	**-**	**-**	**47,137**	**22,584**

5 Tangible fixed assets

		Land and Buildings	Equipment	Total
		£	£	£
5.1	**Cost**			
	At 1 January 2022	912,000	4,960	916,960
	Additions	-	-	-
	Disposals	-	-	-
	At 31 December 2022	**912,000**	**4,960**	**916,960**
5.2	**Depreciation and impairments**			
	Basis	Straight line	Straight line	
	Rate	0.75% pa	25% pa	
	At 1 January 2022	26,640	4,960	31,600
	Charge for the year	4,440	-	4,440
	At 31 December 2022	**31,080**	**4,960**	**36,040**
5.3	**Net book value**			
	31 December 2022	**880,920**	**-**	**880,920**
	31 December 2021	**885,360**	**-**	**885,360**

The freehold land and buildings were valued at £912,000 on 11 January 2011 by Westley & Huff, Chartered Surveyors. This value has been adopted as the deemed cost of the assets concerned on transition to FRS102. There was no comparable cost or depreciation or net book value prior to the capital development costs incurred in 2010 and 2011. Land and buildings includes land valued in 2011 at £320,000 on which no depreciation charge is made.

6 Analysis of debtors

	2022	2021
	£	£
Weekly maintenance contributions due	2,041	1,375
Prepayments and accrued income	1,383	982
	3,424	**2,357**

7 Cash at bank

	2022	2020
	£	£
Short term deposits	42,569	42,053
Cash at bank	63,329	70,015
	105,898	**112,068**

8 Analysis of creditors

	Amounts falling due within one year		Amounts falling after more than one year	
	2022	2021	2022	2021
	£	£	£	£
Accruals	95	198	-	-
Bank loan	11,294	10,571	66,197	77,490
Other loans	1,844	1,844	-	4,737
	13,233	**12,613**	**66,197**	**82,227**

The bank loan is secured on the freehold property.

9 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Endowment funds	Total 2022
	£	£	£	£
Fixed assets	880,920	-	-	880,920
Current assets	99,758	7,480	2,084	109,322
Current liabilities	(13,233)	-	-	(13,233)
Creditors due in more than one year	(66,197)	-	-	(66,197)
	901,248	**7,480**	**2,084**	**910,812**

10 Taxation

The charity is exempt from tax on income and gains and so no tax charges have arisen in the charity.

11 Related party transactions

All trustees give of their time freely and no trustee remuneration is paid. In the year 2022 a total of £23 was reimbursed to 1 trustee (2021 - £75 reimbursed to 1 trustee).

12 Endowment funds

These relate to the remainder of funds when a number of charities were consolidated into this charity many years ago and comprise the following:

	2023	2021
	£	£
• The charity consisting of part applicable for purposes not educational of the St John's Hospital and Grammar School Foundation	750	750
• Richard Fishbourne's Charity	130	130
• John Bardolph's Charity	544	544
• Robert Cook's Charity	180	180
• Thomas King's Charity	300	300
• George Raitt's Charity	180	180
	2,084	2,084

13 Restricted fund

This extraordinary maintenance fund increases each year by £680 in accordance with the Trustee Governing Framework Manual of the charity, to provide a fund for major capital expenditure which may become payable in the future.

ST JOHN'S ALMSHOUSE CHARITIES

England & Wales - Charity number 230417

Accounts

ST JOHN'S ALMSHOUSE CHARITIES

TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

Charity Number: 230417



ST JOHN'S ALMSHOUSE CHARITIES

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ST JOHN'S ALMSHOUSE CHARITIES

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mr M G Baker MBE	Co-opted Trustee - Chairman
Revd J Randall	Ex-officio Trustee – Rector of All Saints & St Mary's Churches, Huntingdon
Cllr A Blackwell	Trustee nominated by Huntingdon Town Council
Cllr S Gifford	Trustee nominated by Huntingdon Town Council
Mr A Butler	Co-opted Trustee
Mr L Button	Co-opted Trustee
Mrs E Irving	Co-opted Trustee
Mr T P Johnson FCA	Co-opted Trustee & Treasurer
Mrs D Peacock	Co-opted Trustee
Mr C Saunders	Co-opted Trustee

Charitable Status

St John's Almshouse Charities is an unincorporated charity registered in England, number 230417

Principle Address

The principle address of the charity is 27 Hartford Road, Huntingdon, Cambridgeshire, PE29 3RE

Bankers

National Westminster Bank plc, 92 High Street, Huntingdon, Cambridgeshire, PE29 3DT

Independent Examiner

Mr D G Croker
Retired Chartered Accountant
5 Willow Close, Brampton, Huntingdon, Cambridgeshire, PE28 4RJ

Solicitors

Hewitsons, 7 Spencer Parade, Northampton, NN1 5AB

Clerk to the Trustees

Mrs B Howells

ST JOHN'S ALMSHOUSE CHARITIES

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021

Objectives and activities for the public benefit

The principal object of the charity is the provision of almshouse accommodation for single women who by force of circumstances and resources, are in need. Priority is given to women who reside in Huntingdon, and it is this group of people which forms the basis of the public benefit provided by the charity.

The charity carries out its objectives by:

- maintaining the external and internal features of the eight residential houses in George Street, Huntingdon, in a secure and habitable state, and
- advertising empty accommodation to the general public, and
- reviewing the condition of the properties, and carrying out capital works after securing appropriate funding.

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

Structure, governance and management

The charity is an unincorporated association governed by our constitution which is dated 12 November 2012.

The trustees comprise 1 ex-officio trustee who is the current incumbent of All Saints and also St Mary's Churches in Huntingdon, 2 nominee trustees from Huntingdon Town Council and a maximum of 9 other trustees, and any new trustees are appointed by the existing Trustees.

Where there is a co-opted trustee vacancy, the remaining trustees endeavour to recruit a new trustee with relevant experience, skills and an empathy with the objects of the charity.

As part of their induction, new trustees are provided with a copy of the Constitution, the Trustees Handbook, the Residents Handbook, and various other relevant documents to enable them to gain a full appreciation of their duties and obligations as a trustee. The Trustees Handbook contains the charity's policies for trustee induction, risk management, investment policy and management of surplus funds.

The trustees meet on a quarterly basis to review the position and a standard agenda is adopted to ensure that all matters are covered.

The day to day administration of property management and residents issues is delegated to the relevant sub-committee, in conjunction with the Clerk to the Trustees, but all major decisions are either approved or ratified at a full trustees meeting. The sub-committees are:

- Residents' sub-committee;
- Buildings sub-committee;
- Finance sub-committee.

[continued on page 3]

Structure, governance and management (continued)

The charity is a member of the Almshouses Association which offers assistance, advice, guidance and encouragement to the numerous almshouse trustee bodies to enable them to provide suitable accommodation for people in need. The Association also represents these charities with the Charity Commission, Homes England, and the Regulator of Social Housing, the Land Registry and other Government departments.

Achievements and performance

Residents: Our residents continue to thrive and support one another, both in practical and emotional ways. One of our residents has had a few visits to hospital during the year but is now well and at home. This resident does have mobility issues but can still manage in her own home, albeit she is now housebound.

The Trustees invited the residents, plus a guest, to afternoon tea at The George in Huntingdon in May and this was well attended and enjoyed by all. They were given an update on the Quinquennial report by the Chairman.

There were no changes to our residency over the year and so occupation remains at 100%.

The Chairman and Clerk have made regular visits to the occupants, these are mostly of a social nature and also when requests were made for assistance. The visits are to ensure their well being and reminding them that we are available to be called on, if needed. Two of our Trustees also make regular visits of a similar nature. We are pleased to report that the disruption and worry caused by the pandemic is no longer a major concern to our residents.

Residents receive cards and flowers on their birthdays and cards at major festivals including a Sainsbury's voucher at Christmas.

At the end of 2021 there were 10 ex-officio, nominated and co-opted trustees, leaving 2 vacancies for new trustees and the trustees are committed to having a Board of Trustees with varied but complimentary skills to benefit our residents and the charity. It is noted that there is still a potential vacancy for someone with a legal background in property and human resources.

[continued on page 4]

Achievements and performance (continued)

The trustees maintained their awareness of their own performance framework established in 2015 as follows:

- To maintain a high level of attendance at trustee meetings (1' real' and 3 Zoom meetings in 2021) and this was noted as 88% (2020-88%).
- To ensure a minimum of 4 quarterly meetings and this was achieved in 2021.
- Due to Covid any relevant courses for Trustees could not be made available.
- To confirm trustees' compliance with its own Trustees Handbook, any requirements of the Almshouse Association, and regulators, The Charity Commission. This was brought up to date as required, and also through the normal process of management there was no evidence of any non-compliance.
- To review the risk register annually or more frequently as required and this was reviewed in light of the pandemic.

Financial review and reserves

The charity had a successful year achieving a surplus before transfers of £29,603 (2020 – surplus of £27,237) and the outstanding loans were reduced by £30,870 (2020 - £19,960).

The trustees prepare an annual budget and the results were in line with the expected results and the budget for 2022 shows the surplus being maintained and gives assurance to the trustees that the charity continues to be a going concern for the next 12 months.

The charity's policy with respect to reserves is to retain 12 months expenditure (excluding depreciation) in a separate account and 2021 confirmed that revenue expenditure and capital repayments amounted to approximately £40,000. At the end of the 2021 the charity had £42,053 in a separate deposit account to represent this reserve.

Trustees' responsibilities in relation to the financial statements:

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

Signed on behalf of the Trustees:..... M.G. Baker .....

Mr M G Baker MBE

Chairman

Date: 31st August 2022

ST JOHN'S ALMSHOUSE CHARITIES

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE ST JOHN'S ALMSHOUSE CHARITIES FOR THE YEAR ENDED 31 DECEMBER 2021

I report to the trustees on my examination of the charity's accounts of the charity for the year ended 31 December 2021 which are set out on pages 6 to 13.

Responsibilities and basis of report

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

I report in respect of my examination of the 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; 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 to enable a proper understanding of the accounts to be reached.

D G Croker
Retired Chartered Accountant
5 Willow Close
Brampton
Huntingdon
PE28 4RJ

Date: 24 August 2022

ST JOHN'S ALMSHOUSE CHARITIES

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2021 Total Funds £	2020 Total Funds £
Incoming resources (Note 3)					
Income and endowments from:					
Donations & legacies	5,000	-	-	5,000	5,000
Charitable activities	46,837	-	-	46,837	44,855
Bank interest receivable	350	-	-	350	550
Total	**52,187**	**-**	**-**	**52,187**	**50,405**
Resources expended (Note 4)					
Expenditure on:					
Charitable activities	(22,584)	-	-	(22,584)	(23,168)
Total	**(22,584)**	**-**	**-**	**(22,584)**	**(23,168)**
Net income (expenditure)	29,603	-	-	29,603	27,237
Transfer between funds	(680)	680	-	-	-
Net movement in funds	28,923	680	-	29,603	27,237
Reconciliation of funds:					
Total funds brought forward	867,138	6,120	2,084	875,342	848,105
Total funds carried forward	**896,061**	**6,800**	**2,084**	**904,945**	**875,342**

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

All income and expenditure derives from continuing activities.

ST JOHN'S ALMSHOUSE CHARITIES

BALANCE SHEET AT 31 DECEMBER 2021

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2021 Total Funds £	2020 Total Funds £
Fixed assets (Note 5)					
Tangible assets	885,360	-	-	885,360	889,800
Current assets					
Debtors (Note 6)	2,357	-	-	2,357	1,177
Cash at bank (Note 7)	103,184	6,800	2,084	112,068	110,211
	105,541	6,800	2,084	114,425	111,388
Creditors: amounts falling due within one year (Note 8)	(12,613)	-	-	(12,613)	(21,204)
Net current assets	92,928	6,800	2,084	101,812	90,184
Total assets less current liabilities:	978,288	6,800	2,084	987,172	979,984
Creditors: amounts falling due after one year (Note 8)	(82,227)	-	-	(82,227)	(104,642)
Total net assets	**896,061**	**6,800**	**2,084**	**904,945**	**875,342**
The funds of the charity:					
Endowment funds (Note12)	-	-	2,084	2,084	2,084
Restricted funds (Note13)	-	6,800	-	6,800	6,120
Unrestricted funds	896,061	-	-	896,061	867,138
Total charity funds	**896,061**	**6,800**	**2,084**	**904,945**	**875,342**

The notes on pages 8 to 13 form part of these accounts

Approved by the Trustees on and signed on their behalf by: 31st August 2022

M. G. Baker

M G Baker
Chairman of Trustees

T P Johnson
Trustee / Treasurer

1 Basis of preparation

1.1 Basis of accounting

These accounts 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 accounts 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 (FRS102) issued on 16 July 2014 and with the Charities Act 2011.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update bulletin 1 not to prepare a Statement of Cash Flows.

1.2 Going concern

The accounts have been prepared on a going concern basis as the trustees believe that no material uncertainty exists. The trustees have considered the level of funds held, and the expected levels of income and expenditure for 12 months from approving these accounts. The budgeted income and expenditure is sufficient, together with the level of reserves held for the charity to be able to continue as a going concern.

1.3 Accounting estimates

No changes to accounting estimates have occurred in the reporting period.

2 Accounting policies

2.1 Income

Recognition of income

These are included in the Statement of Financial Activities when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS102 SORP or FRS102.

Grants and donations

Grants and donations are only included in the SOFA when the general income recognition criteria are met.

2.2 Expenditure and liabilities

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and support costs

Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and practice. There are no material support costs incurred by the charity.

Deferred income

No material item of deferred income has been included in the accounts.

3 Analysis of income

	Unrestricted Funds £	Restricted Income Funds £	Endowment Funds £	2021 Total Funds £	2020 Total Funds £
Donations & Legacies					
Donations	-	-	-	-	-
Grants	5,000	-	-	5,000	5,000
Total	5,000	-	-	5,000	5,000
Charitable activities					
Weekly maintenance contributions	46,837	-	-	46,837	44,855
Total	46,837	-	-	46,837	44,855
Bank interest receivable					
Interest	350	-	-	350	550
Total	350	-	-	350	550

5 Tangible fixed assets

		Land and Buildings	Equipment	Total
		£	£	£
5.1	**Cost**			
	At 1 January 2021	912,000	4,960	916,960
	Additions	-	-	-
	Disposals	-	-	-
	At 31 December 2021	**912,000**	**4,960**	**916,960**
5.2	**Depreciation and impairments**			
	Basis	Straight line	Straight line	
	Rate	0.75% pa	25% pa	
	At 1 January 2021	22,200	4,960	27,160
	Charge for the year	4,440	-	4,440
	At 31 December 2021	**26,640**	**4,960**	**31,600**
5.3	**Net book value**			
	31 December 2021	**885,360**	**-**	**885,360**
	31 December 2020	**889,800**	**-**	**889,800**

The freehold land and buildings were valued at £912,000 on 11 January 2011 by Westley & Huff, Chartered Surveyors. This value has been adopted as the deemed cost of the assets concerned on transition to FRS102. There was no comparable cost or depreciation or net book value prior to the capital development costs incurred in 2010 and 2011. Land and buildings includes land valued in 2011 at £320,000 on which no depreciation charge is made.

6 Analysis of debtors

	2021	2020
	£	£
Weekly maintenance contributions due	1,375	-
Prepayments	982	1,177
	2,357	**1,177**

7 Cash at bank

	2021	2020
	£	£
Short term deposits	42,053	41,682
Cash at bank	70,015	68,529
	112,068	**110,211**

8 Analysis of creditors

	Amounts falling due within one year		Amounts falling after more than one year	
	2021	2020	2021	2020
	£	£	£	£
Accruals	198	334	-	-
Bank loan	10,571	11,066	77,490	98,062
Other loans	1,844	9,804	4,737	6,580
	12,613	**21,204**	**82,227**	**104,642**

The bank loan is secured on the freehold property.

9 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Endowment funds	Total 2021
	£	£	£	£
Fixed assets	885,360	-	-	885,360
Current assets	105,541	6,800	2,084	114,425
Current liabilities	(12,613)	-	-	(12,613)
Creditors due in more than one year	(82,227)	-	-	(82,227)
	896,061	**6,800**	**2,084**	**904,945**

10 Taxation

The charity is exempt from tax on income and gains and so no tax charges have arisen in the charity.

11 Related party transactions

All trustees give of their time freely and no trustee remuneration is paid. In the year 2021 a total of £75 was reimbursed to 1 trustee (2020 - £232 reimbursed to 1 trustee).

12 Endowment funds

These relate to the remainder of funds when a number of charities were consolidated into this charity many years ago and comprise the following:

	2021	2020
	£	£
• The charity consisting of part applicable for purposes not educational of the St John's Hospital and Grammar School Foundation	750	750
• Richard Fishbourne's Charity	130	130
• John Bardolph's Charity	544	544
• Robert Cook's Charity	180	180
• Thomas King's Charity	300	300
• George Raitt's Charity	180	180
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13 Restricted fund

This extraordinary maintenance fund increases each year by £680 in accordance with the constitution of the charity, to provide a fund for major capital expenditure which may become payable in the future.

ST JOHN'S ALMSHOUSE CHARITIES

England & Wales - Charity number 230417

Accounts

ST JOHN'S ALMSHOUSE CHARITIES

TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

Charity Number: 230417



ST JOHN'S ALMSHOUSE CHARITIES

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ST JOHN'S ALMSHOUSE CHARITIES

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

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Cllr S Gifford	Trustee nominated by Huntingdon Town Council
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Mr L Button	Co-opted Trustee
Mrs E Irving	Co-opted Trustee
Mr T P Johnson FCA	Co-opted Trustee & Treasurer
Mrs D Peacock	Co-opted Trustee
Mr C Saunders	Co-opted Trustee

Charitable Status

St John's Almshouse Charities is an unincorporated charity registered in England, number 230417

Principle Address

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Bankers

National Westminster Bank plc, 92 High Street, Huntingdon, Cambridgeshire, PE29 3DT

Independent Examiner

Mr D G Croker
Retired Chartered Accountant
5 Willow Close, Brampton, Huntingdon, Cambridgeshire, PE28 4RJ

Solicitors

Hewitsons, 7 Spencer Parade, Northampton, NN1 5AB

Clerk to the Trustees

Mrs B Howells

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The charity carries out its objectives by:

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- advertising empty accommodation to the general public, and
- reviewing the condition of the properties, and carry out capital works after securing appropriate funding.

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

Structure, governance and management

The charity is an unincorporated association governed by our constitution which is dated 12 November 2012.

The trustees comprise 1 ex-officio trustee who is the current incumbent of All Saints and also St Mary's Churches in Huntingdon, 2 nominee trustees from Huntingdon Town Council and a maximum of 9 other trustees, and any new trustees are appointed by the existing Trustees.

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- Residents' sub-committee;
- Buildings sub-committee;
- Finance sub-committee.

[continued on page 3]

Structure, governance and management (continued)

The charity is a member of the Almshouses Association which offers assistance, advice, guidance and encouragement to the numerous almshouse trustee bodies to enable them to provide suitable accommodation for people in need. The Association also represents these charities with the Charity Commission, Homes England, and the Regulator of Social Housing, the Land Registry and other Government departments.

Achievements and performance

Residents-our residents continue to thrive, two of the eight have had brief stays in hospital this year but are now at home and well. They continue to support one another as usual and especially throughout the 2020/2021 pandemic.

The trustees invited the residents plus a guest as well as some local dignitaries to afternoon tea at the George Hotel in Huntingdon in January 2020. This was well attended and most enjoyable.

It was noted that the residents held a 'distanced' tea and cake 'get together' in their back gardens on VE day in 2020.

On behalf of the Trustees the Clerk distributed to each resident ,small bottles of hand sanitiser and disposable face masks in April/May.

There were no changes to our residents throughout the year and so the level of occupancy was 100%.

The Chairman and Clerk have made visits of a social nature, where possible, in line with the Covid restrictions. To ensure the residents well-being and two other trustees, likewise, have visited for social/practical/building and maintenance concerns as well as to ensure the peace of mind and contentedness of the residents. This has also been in the form of texting and telephone calls since March 2020.

Residents receive cards and flowers on their birthdays and cards at major festivals, including a small grocery voucher at Christmas.

At the end of 2020 there were 10 ex-officio, nominated and co-opted trustees, leaving 2 vacancies for new trustees and the trustees are committed to having a Board of Trustees with varied but complimentary skills to benefit the charity. It was noted that there is still a potential vacancy for someone with a legal background in property and human resources.

[continued on page 4]

Achievements and performance (continued)

The trustees maintained their awareness of their own performance framework established in 2015 as follows:

- To maintain a high level of attendance at trustee meetings (1' real' and 3 Zoom meetings in 2020) and this was noted as 88% (2019-88%).
- To ensure a minimum of 4 quarterly meetings and this was achieved in 2020.
- Due to Covid any relevant courses for Trustees could not be made available.
- To confirm trustees' compliance with its own Trustees Handbook, any requirements of the Almshouse Association, and regulators, The Charity Commission. This was brought up to date and also through the normal process of management there was no evidence of any non-compliance.
- To review the risk register annually or more frequently as required and this was reviewed in light of the pandemic.

Financial review and reserves

The charity had a successful year achieving a surplus before transfers of £27,237 (2019 – surplus of £26,135) and the outstanding loans were reduced by £19,959 (2019 - £19,237).

The trustees prepare an annual budget and the results were in line with the expected results and the budget for 2020 shows the surplus being maintained and gives assurance to the trustees that the charity continues to be a going concern for the next 12 months.

The charity's policy with respect to reserves is to retain 12 months expenditure (excluding depreciation) in a separate account and 2020 confirmed that revenue expenditure and capital repayments amounted to approximately £40,000. At the end of the 2020 the charity had £41,682 in a separate deposit account to represent this reserve.

Trustees' responsibilities in relation to the financial statements:

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

Signed on behalf of the Trustees:.....M.G.Baker.....

Mr M G Baker MBE

Chairman

Date: 21 July 2021

ST JOHN'S ALMSHOUSE CHARITIES

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE ST JOHN'S ALMSHOUSE CHARITIES FOR THE YEAR ENDED 31 DECEMBER 2020

I report to the trustees on my examination of the charity's accounts of the charity for the year ended 31 December 2020 which are set out on pages 6 to 13.

Responsibilities and basis of report

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

I report in respect of my examination of the 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; 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 to enable a proper understanding of the accounts to be reached.

D G Croker
Retired Chartered Accountant
5 Willow Close
Brampton
Huntingdon
PE28 4RJ

Date: 17th July 2021

ST JOHN'S ALMSHOUSE CHARITIES

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2020 Total Funds £	2019 Total Funds £
Incoming resources (Note 3)					
Income and endowments from:					
Donations & legacies	5,000	-	-	5,000	5,000
Charitable activities	44,855	-	-	44,855	44,291
Bank interest receivable	550	-	-	550	610
Total	**50,405**	**-**	**-**	**50,405**	**49,901**
Resources expended (Note 4)					
Expenditure on:					
Charitable activities	(23,168)	-	-	(23,168)	(23,766)
Total	**(23,168)**	**-**	**-**	**(23,168)**	**(23,766)**
Net income (expenditure)	27,237	-	-	27,237	26,135
Transfer between funds	(680)	680	-	-	-
Net movement in funds	26,557	680	-	27,237	26,135
Reconciliation of funds:					
Total funds brought forward	840,581	5,440	2,084	848,105	821,970
Total funds carried forward	**867,138**	**6,120**	**2,084**	**875,342**	**848,105**

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

All income and expenditure derives from continuing activities.

ST JOHN'S ALMSHOUSE CHARITIES

BALANCE SHEET AT 31 DECEMBER 2020

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2020 Total Funds £	2019 Total Funds £
Fixed assets (Note 5)					
Tangible assets	889,800	-	-	889,800	894,240
Current assets					
Debtors (Note 6)	1,177	-	-	1,177	995
Cash at bank (Note 7)	102,007	6,120	2,084	110,211	98,847
	103,184	6,120	2,084	111,388	99,842
Creditors: amounts falling due within one year (Note 8)	(21,204)	-	-	(21,204)	(23,464)
Net current assets	81,980	6,120	2,084	90,184	76,378
Total assets less current liabilities	971,780	6,120	2,084	979,984	970,618
Creditors: amounts falling due after one year (Note 8)	(104,642)	-	-	(104,642)	(122,513)
Total net assets	**867,138**	**6,120**	**2,084**	**875,342**	**848,105**
The funds of the charity:					
Endowment funds (Note12)	-	-	2,084	2,084	2,084
Restricted funds (Note13)	-	6,120	-	6,120	5,440
Unrestricted funds	867,138	-	-	867,138	840,581
Total charity funds	**867,138**	**6,120**	**2,084**	**875,342**	**848,105**

The notes on pages 8 to 13 form part of these accounts

Approved by the Trustees on 21 July 2021 and signed on their behalf by:

M G Baker
Chairman of Trustees

T P Johnson
Trustee / Treasurer

1 Basis of preparation

1.1 Basis of accounting

These accounts 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 accounts 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 (FRS102) issued on 16 July 2014 and with the Charities Act 2011.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update bulletin 1 not to prepare a Statement of Cash Flows.

1.2 Going concern

The accounts have been prepared on a going concern basis as the trustees believe that no material uncertainty exists. The trustees have considered the level of funds held, and the expected levels of income and expenditure for 12 months from approving these accounts. The budgeted income and expenditure is sufficient, together with the level of reserves held for the charity to be able to continue as a going concern.

1.3 Accounting estimates

No changes to accounting estimates have occurred in the reporting period.

2 Accounting policies

2.1 Income

Recognition of income

These are included in the Statement of Financial Activities when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS102 SORP or FRS102.

Grants and donations

Grants and donations are only included in the SOFA when the general income recognition criteria are met.

2.2 Expenditure and liabilities

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and support costs

Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and practice. There are no material support costs incurred by the charity.

Deferred income

No material item of deferred income has been included in the accounts.

3 Analysis of income

	Unrestricted Funds £	Restricted Income Funds £	Endowment Funds £	2020 Total Funds £	2019 Total Funds £
Donations & Legacies					
Donations	-	-	-	-	-
Grants	5,000	-	-	5,000	5,000
Total	5,000	-	-	5,000	5,000
Charitable activities					
Weekly maintenance contributions	44,855	-	-	44,855	44,291
Total	44,855	-	-	44,855	44,291
Bank interest receivable					
Interest	550	-	-	550	610
Total	550	-	-	550	610

4 Analysis of expenditure

	Unrestricted Funds £	Restricted Income Funds £	Endowment Funds £	2020 Total Funds £	2019 Total Funds £
Expenditure on charitable activities					
Property expenses:					
Repairs and maintenance	1,734	-	-	1,734	1,792
Gas boiler maintenance	3,749	-	-	3,749	3,279
Insurance	1,287	-	-	1,287	1,245
Depreciation	4,440	-	-	4,440	4,440
Legal & professional costs	-			-	-
Interest and finance costs:					
Charity Bank	7,519	-	-	7,519	8,112
Hinchingbrooke Foundation	490	-	-	490	666
Residents costs:					
Television licences	53			53	30
Residents support	440			440	513
	19,712	-	-	19,712	20,077
Governance costs					
Meeting expenses	0	-	-	0	40
Subscriptions	215	-	-	215	205
Postage and stationery	52	-	-	52	103
Training & travel expenses	0			0	45
Miscellaneous expenses	69	-	-	69	176
Clerk's fees	3,120			3,120	3,120
	3,456	-	-	3,456	3,689
Total charitable activities	**23,168**	**-**	**-**	**23,168**	**23,766**

5 Tangible fixed assets

	Land and Buildings	Equipment	Total
	£	£	£
5.1 Cost			
At 1 January 2019	912,000	4,960	916,960
Additions	-	-	-
Disposals	-	-	-
At 31 December 2019	**912,000**	**4,960**	**916,960**
5.2 Depreciation and impairments			
Basis	Straight line	Straight line	
Rate	0.75% pa	25% pa	
At 1 January 2019	17,760	4,960	18,280
Charge for the year	4,440	-	4,440
At 31 December 2019	**22,200**	**4,960**	**27,160**
5.3 Net book value			
31 December 2020	**889,800**	**-**	**889,800**
31 December 2019	**894,240**	**-**	**894,240**

The freehold land and buildings were valued at £912,000 on 11 January 2011 by Westley & Huff, Chartered Surveyors. This value has been adopted as the deemed cost of the assets concerned on transition to FRS102. There was no comparable cost or depreciation or net book value prior to the capital development costs incurred in 2010 and 2011. Land and buildings includes land valued in 2011 at £320,000 on which no depreciation charge is made.

6 Analysis of debtors

	2020	2019
	£	£
Weekly maintenance contributions due	-	-
Prepayments	1177	995
	1177	**995**

7 Cash at bank

	2020	2019
	£	£
Short term deposits	41,682	41,100
Cash at bank	68,529	57,747
	110,211	**98,847**

8 Analysis of creditors

	Amounts falling due within one year		Amounts falling after more than one year	
	2020	2019	2020	2019
	£	£	£	£
Accruals	334	505	-	-
Bank loan	11,066	13,409	98,062	106,049
Other loans	9,804	9,550	6,580	16,464
	21,204	**23,464**	**104,642**	**122,513**

The bank loan is secured on the freehold property.

9 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Endowment funds	Total 2020
	£	£	£	£
Fixed assets	889,800	-	-	889,800
Current assets	103,184	6,120	2,084	111,388
Current liabilities	(21,204)	-	-	(21,204)
Creditors due in more than one year	(104,642)	-	-	(104,642)
	867,138	**6,120**	**2,084**	**875,342**

10 Taxation

The charity is exempt from tax on income and gains and so no tax charges have arisen in the charity.

11 Related party transactions

All trustees give of their time freely and no trustee remuneration is paid. In the year 2020 a total of £232 was reimbursed to 1 trustee (2019 - £596 reimbursed to 6 trustees).

12 Endowment funds

These relate to the remainder of funds when a number of charities were consolidated into this charity many years ago and comprise the following:

	2020	2019
	£	£
• The charity consisting of part applicable for purposes not educational of the St John's Hospital and Grammar School Foundation	750	750
• Richard Fishbourne's Charity	130	130
• John Bardolph's Charity	544	544
• Robert Cook's Charity	180	180
• Thomas King's Charity	300	300
• George Raitt's Charity	180	180
	2,084	2,084

13 Restricted fund

This extraordinary maintenance fund increases each year by £680 in accordance with the constitution of the charity, to provide a fund for major capital expenditure which may become payable in the future.