CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' annual report for the period

From: 1st January 2025 Period start date to 31st December 2025 Period end date

Charity name: Simpson's Almshouses

Charity registration number: 205950

Objectives and activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	'Almshouses for poor members of the congregation meeting for religious worship at Christchurch. On the occasion of a vacancy for an almsperson if there is no suitable applicant the trustees may appoint a poor person who at the time of appointment is a member of a congregation of Protestant Dissenters meeting for religious worship at any chapel in or near Hitchin'
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Provision of four single occupancy Almshouses to offer affordable housing firstly for: people in need belonging to Christchurch Methodist/URC Church in Hitchin, secondly to those worshipping in other churches within and around Hitchin and thirdly for any needy resident of Hitchin
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees confirm that they have had regard to Charity Commission guidance on public benefit

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	All four Almshouses were fully occupied during the entire reporting period. All the residences are subject to regular oversight by trustees and ongoing maintenance is undertaken as required. Essential repairs and improvements set out in quinquennial inspections have been carried out. The most recent quinquennial took place in June 2023. Residents are still pleased with the Solar Panels that were installed in 2023 and continue to feel the benefits including the reduction in their energy payments Since the refurbishment of the front paving and rear gardens, residents are making better use of the patio at the front, and enjoy sitting there in the summer months

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial review

Review of the charity's financial position at the end of the period	Para 1.21	The Charity is solvent and has sufficient funds in reserves
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	In accordance with the Almshouse Association recommendations the Charity holds reserves for Cyclical Maintenance and Extraordinary Repairs
Amount of reserves held	Para 1.22	£177,654
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Currently there are no uncertainties about the Charity continuing as a going concern

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The Charity's main source of funds are the monthly maintenance contributions paid by the residents.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, governance and management

Description of charity's trusts:		
Type of governing document: for example,	Para 1.25	Trust deed. Charity Commission Scheme sealed on 6th April 1971 and amended on 15th May 1972
How is the charity constituted?	Para 1.25	Unincorporated
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Selection of trustees in accordance with Governing Document

Additional information (optional)
You may choose to include further statements where relevant about:

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

Reference and administrative details

Charity name	Simpson's Almshouses
Other name the charity uses	
Registered charity number	205950
Charity's principal address	Office Address: Flat 23, Maples Court, Bedford Road Hitchin. SG5 1HF.

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Pauline Edwards			Trustees are appointed at a quorate meeting of the Trustee body, having been given appropriate notice
2	Vic Evans	Treasurer		
3	Roger de Ste Croix	Chair until 13/05/2025		
4	Don Spivey			
5	Bernard Higgs			
6	Jackie Hamilton			
7	Jacqui Hamilton		Retired 29/07/2025	
8	Peter Trussell			
9	Luke Telford		From 18/02/2025	
10	Stella White		From 18/02/2025	
12				
13				
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19				
20				

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

Director name	

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not Applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not Applicable

Additional information (optional)

Names and addresses of advisers (optional information)

Type of adviser	Name	Address

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

Exemptions from disclosure

Reason for non-disclosure of key personnel details

No non-disclosure

Other optional information

Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

Signature(s)	V Evans.	R. de Ste Croix
Full name(s)	VICTOR NORMAN EVANS	ROGER PHILIPPE DE STE. CROIX
Position (for example Secretary, Chair, etc)	TREASURER.	TRUSTEE.
Date	04-10-2026	

SIMPSON'S ALMSHOUSES - STATEMENT OF ACCOUNTS
For 12 months ending 31st December 2025

	2025	2024
1) General Fund		
RECEIPTS		
ResidentsWMC	26,092.08	25,488.00
M&G	0.00	0.00
Interest - Majorie Woods Account	620.74	707.89
Prayer Gr	0.00	0.00
COIF	0.00	0.00
Rent Land	0.00	30.00
CRF	0.00	0.00
ERF	0.00	0.00
Res Ins Repay	91.70	25.00
Legacies	0.00	0.00
Other	0.00	168.03
TOTAL INCOME	**26,804.52**	**26,418.92**
PAYMENTS		
Insurance	753.01	732.94
Water Rates	728.45	592.97
Lych Gate Lighting	201.26	120.66
TV Licence	7.50	7.50
Other Work and Repairs Horizon	800.00	900.00
Maintenance & Repairs	1,616.32	539.79
Annual Transfer to Cyclical Maintenance Fund	4,360.00	4,016.00
Annual Transfer to Extraordinary Repair Fund	11,000.00	6,000.00
Payments made on behalf of Residents	0.00	0.00
Land Registry Fees	1,835.00	495.00
Other Expenses	36.49	687.93
TOTAL EXPENDITURE	**21,338.03**	**14,092.79**
General Reserves:		
Net receipts for Year	5,466.49	12,326.13
ADD Balance b/f 1st January	74,936.84	62,610.71
BALANCE 31ST DECEMBER	**80,403.33**	**74,936.84**

SIMPSON'S ALMSHOUSES - STATEMENT OF ACCOUNTS
For 12 months ending 31st December 2025

		2025	2024
2) Cyclical Maintenance Fund			
Balance Brought Forward		13,889.16	13,542.56
Annual Transfers from Revenue			
Recommended amount per dwelling	£1,090.00	4,360.00	4,016.00
Quinquennial payments made		(4,443.90)	(3,669.40)
Balance Carried Forward		**13,805.26**	**13,889.16**
Reserves made up of:			
General Reserves		80,403.33	74,936.84
Cyclical Maintenance Fund		13,805.26	13,889.16
TOTAL RESERVES		94,208.59	88,826.00
Represented by:			
Barclays Current Account		15,544.88	14,783.03
Marjorie Wood Account		15,145.06	14,524.32
Cost of COIF Accumulation units		63,035.65	59,035.65
Accruals/Receivables		483.00	483.00
		94,208.59	88,826.00
check		*0.00*	*0.00*
COIF Accumulation units			
Cost of Units b/fd		59,035.65	55,035.65
Units purchased during year		4,000.00	4,000.00
Units disposed of during year		0.00	0.00
Cost of Units c/fd		63,035.65	59,035.65
Units b/fd		264.50	249.39
Added during year		15.65	15.11
Disposed of during year		0.00	0.00
Units c/fd		280.15	264.50
Mid Market price at 31st December		25,553.45	26,061.56
Value		71,589.22	68,933.17
3) Emergency Repair Fund			
Cost of Units b/fd		72,446.01	66,446.01
Units purchased during year		11,000.00	6,000.00
Units disposed of during year		0.00	0.00
Cost of Units c/fd		83,446.01	72,446.01

Assets Held:		Units	*Interest Added*	Price	Value 31/12/2025	
No 1 ERF	0024002711	958.723	*4,752.20*	£140.9290	135,111.87	
No 2 N Fields	0024002712	1.358	*7.18*	£140.9290	191.38	
No 3 M Carter	0024002713	20.546	*108.60*	£140.9290	2,895.53	
TOTAL		980.627	*4,867.98*		138,198.78	*Last year - 902.129 units*

Interest totalling £4,468 (compared with £3,921) was not distributed, is retained in the fund and reflected in the price of the units.

SIMPSON'S ALMSHOUSES - STATEMENT OF ACCOUNTS

For 12 months ending 31st December 2025

	General Fund	Cyclical Repairs	Emergency Repairs	Combined	
Income	26,804.52			**26,804.52**	
Transfers	0.00	4,360.00	11,000.00	15,360.00	contra
Expenditure	(5,978.03)	(4,443.90)	0.00	**(10,421.93)**	
Transfers	(15,360.00)			(15,360.00)	contra
Net Movement in Year	5,466.49	(83.90)	11,000.00	16,382.59	
Balances b/fd	74,936.84	13,889.16	72,446.01	161,272.01	
Balances c/fd	80,403.33	13,805.26	83,446.01	**177,654.60**	

SIMPSON'S ALMSHOUSES - STATEMENT OF ACCOUNTS

For 12 months ending 31st December 2024

	General Fund	Cyclical Repairs	Emergency Repairs	Combined	
Income	26,418.92			26,418.92	
Transfers	0.00	4,016.00	6,000.00	10,016.00	contra
Expenditure	(4,076.79)	(3,669.40)	0.00	(7,746.19)	
Transfers	(10,016.00)			(10,016.00)	contra
Net Movement in Year	12,326.13	346.60	6,000.00	18,672.73	
Balances b/fd	62,610.71	13,542.56	66,446.01	142,599.28	
Balances c/fd	74,936.84	13,889.16	72,446.01	161,272.01	

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Charity Name: SIMPSONS ALMSHOUSES

On accounts for the year ended: 31ST DECEMBER 25

Charity no (if any): 205950

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

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

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

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete* [ ] *if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

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

Signed: R Henderson **Date:** 03/10/26

Name: R HENDERSON

Relevant professional qualification(s) or body CIMA

(if any):	
Address:	8 HENSLEY CLOSE
	HITCHIN
	HERTS SG4 9QF

Section B Disclosure

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

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