Mapus-Smith & Lemmon LLP
Chartered Accountants

Charity registration number 208498

THE BACKHAM ALMSHOUSES

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

THE BACKHAM ALMSHOUSES

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs S Twyman	
	Mrs M Plant	
	D Heneghan	
	M Pope	
	Cllr A Ware	(Appointed 2 July 2026)
Charity registration	England and Wales	208498
Independent examiner	Mapus-Smith & Lemmon LLP	
	48 King Street	
	King's Lynn	
	Norfolk	
	PE30 1HE	

THE BACKHAM ALMSHOUSES

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THE BACKHAM ALMSHOUSES

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

Objectives and activities

The charity's objects are to provide almshouses for poor old married couples (living together), widows, widowers, spinsters and bachelors , not less than sixty years old and who have resided in King's Lynn for at least twenty years. The policies adopted in furtherance of these objects are to provide buildings, facilities and open spaces and there has been no change in these during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

During the year the charity has continued to provide almshouses to the community and maintanted the houses and the area surrounding the property.

Financial review

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The trustees who served during the year and up to the date of signature of the financial statements were:

Rev A Ling	(Resigned 2 June 2026)
Mrs S Twyman	
Cllr. Francis Bone	(Resigned 15 April 2025)
Mrs M Plant	
D Heneghan	
M Pope	
Cllr A Ware	(Appointed 2 July 2026)

The trustees' report was approved by the Board of Trustees.

M A. Plant

.....

Mrs M Plant

Trustee

Dated: ...16../.09../.2026

THE BACKHAM ALMSHOUSES

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF THE BACKHAM ALMSHOUSES

I report to the trustees on my examination of the financial statements of The Backham Almshouses (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.



Mapus-Smith & Lemmon LLP
48 King Street
King's Lynn
Norfolk
PE30 1HE
Date: 15/09/2026

THE BACKHAM ALMSHOUSES

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	**2**	202	-	202	192	-	192
Charitable activities	**3**	28,722	-	28,722	22,119	-	22,119
Investments	**4**	1,625	-	1,625	130	-	130
Other income	**5**	100	-	100	-	-	-
Total income		30,649	-	30,649	22,441	-	22,441
Expenditure on:							
Charitable activities	**6**	19,567	-	19,567	18,810	-	18,810
Other expenditure	**9**	-	-	-	10,000	-	10,000
Total expenditure		19,567	-	19,567	28,810	-	28,810
Net gains on investments	**10**	17,969	502	18,471	8,058	143	8,201
Net income		29,051	502	29,553	1,689	143	1,832
Transfers between funds		-	-	-	80,482	(80,482)	-
Net movement in funds		29,051	502	29,553	82,171	(80,339)	1,832
Reconciliation of funds:							
Fund balances at 1 January 2025		159,527	4,404	163,931	77,356	84,743	162,099
Fund balances at 31 December 2025		188,621	4,906	193,484	159,527	4,404	163,931

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

THE BACKHAM ALMSHOUSES

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Intangible assets	**12**		141,416		112,944
Current assets					
Cash at bank and in hand		52,638		52,598	
Creditors: amounts falling due within one year	**13**	(570)		(1,611)	
Net current assets			52,068		50,987
Total assets less current liabilities			193,484		163,931
The funds of the charity					
Restricted income funds	**14**		4,907		4,404
Unrestricted funds	**15**		188,577		159,527
			193,484		163,931

The financial statements were approved by the trustees on ...16/09/2026

M.A. Plant

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Mrs M Plant

Trustee

1 Accounting policies

Charity information

The Backham Almshouses is a charity registered with the Charity Commission in England the operational address is 67-75 Goodwins Road, King's Lynn, Norfolk, PE30 5PE.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

2 Donations and legacies

	2025	2024
	£	£
NAACIF Income shares	-	114
Andersons charity	202	78
	202	192

3 Charitable activities

	Charitable Income 2025	Charitable Income 2024
	£	£
Charges to residents	28,050	21,484
Backhams washing	672	635
	28,722	22,119

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	1,625	130

5 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	100	-

6 Charitable activities

	Charitable Expenditure 2025 £	Charitable Expenditure 2024 £
Repairs and general maintenance	3,293	5,118
Insurance	950	921
Electricity	1,947	1,540
Gas	7,710	5,477
Water rates	1,174	856
TV licences and sundry expenses	58	265
Subscriptions	217	210
Commission	2,699	2,518
Management charges	600	1,567
Accountancy and audit fees	858	318
Bank charges	61	20
	19,567	18,810
	19,567	18,810

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Total	-	-

There were no employees whose annual remuneration was more than £60,000.

9 Other

	2025	2024
	£	£
Prior year adjustment	-	10,000

10 Gains and losses on investments

Gains/(losses) arising on:	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Revaluation of investments	17,969	502	18,471	8,058	143	8,201

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Intangible fixed assets

	Permanent endowment investments	GH Anderson coal charity	Extraordinary repair fund	Total
	£	£	£	£
Cost				
At 1 January 2025	3,932	472	108,540	112,944
Revaluation	449	54	27,969	28,472
At 31 December 2025	4,381	526	136,509	141,416
Amortisation and impairment				
At 1 January 2025 and 31 December 2025	-	-	-	-
Carrying amount				
At 31 December 2025	4,381	526	136,509	141,416
At 31 December 2024	3,933	471	108,540	112,944

13 Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	1	1
Other creditors	569	1,610
	570	1,611

14 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Transfers	Gains and losses	At 31 December 2025
	£	£	£	£
	4,404	-	503	4,907

Previous year:	At 1 January 2024	Transfers	Gains and losses	At 31 December 2024
	£	£	£	£
	84,743	(80,482)	143	4,404

15 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

Included in the closing balance of the General Fund at 31st December 2025 is £136,509, which is the balance of the Extraordinary Repair Fund.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2025
	£	£	£	£	£	£
General funds	159,527	30,649	(19,567)	-	17,968	188,577

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2024
	£	£	£	£	£	£
General funds	77,356	22,441	(28,810)	80,482	8,058	159,527