Financial Statements for the year ended 31 December 2025

for

Trustees of St Anne's Homes

Trustees of St Anne's Homes

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for the year ended 31 December 2025

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Trustees of St Anne's Homes

Charity Particulars
for the year ended 31 December 2025

REGISTERED CHARITY NUMBER:	227146
TRUSTEES:	Sir Ian Macdonald of Sleat Mr R E Dean (Chairman) Mrs J B Bayne Mr G Sunley Mr P Mawer
TREASURER	Mr D McKie
CLERK TO THE TRUSTEES:	Mrs J A Wilson
ADDRESS:	165 Queensgate Bridlington East Yorkshire YO16 7JE
REPORTING ACCOUNTANTS:	Atkinsons Chartered Accountants Eaglehurst 12 Quay Road Bridlington East Yorkshire YO15 2AD
BANKERS:	National Westminster Bank plc 3 - 4 Westborough Scarborough North Yorkshire YO11 1UH

Report of the Trustees
for the year ended 31 December 2025

Under the Scheme made by the Board of Charity Commissioners on 26 January 1960, the Trustees of the Charity were empowered to provide Almhouses for persons of good character who through age, health or other causes would benefit from living in such accommodation.

Twenty Almhouses have been erected consisting of sixteen bungalows and four flats.

Various rents are charged to the residents depending on the accommodation provided and whether or not the properties have undergone refurbishment.

During the year, the Almshouses were fully occupied, except during the period a property may be in the process of being refurbished.

The Trustees submit their Annual Report and the Accounts for the year ended 31 December 2025.

The profit for the year of £13,634 has been allocated:

Accummulated Income Account £13,634

The ground floor of 2 Sands Lane is used as a communal room for the residents.
Flat 2A is occupied by the warden.

The buildings, shown at cost in the Balance Sheet, at £48,530 were insured for a sum of £5,000,000

The results for the year are deemed to be satisfactory and the finances of the Scheme are on a sound footing.

The Trustees have amended the constitution of the Scheme, as required by
current legislation.

RESPONSIBILITIES FOR PREPARING THE FINANCIAL STATEMENTS

Company law requires the Trustees to prepare Accounts that give a true and fair view of the state of affairs of the Charity and of the profit or loss for its financial year. In doing so, the Trustees are required to:-

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the Accounts on the going concern basis unless it is inappropriate to presume that the Charity will continue.

The Trustees are responsible for maintaining proper accounting records that disclose with reasonable accuracy, at any time, the financial position of the Charity and to enable them to ensure that the Accounts comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

UNINCORPORATED CHARITIES

The Report of the Trustees has been prepared in accordance with the regulations made under the Charities Act 1993.

In addition, advantage has been taken of the Companies Act 1985 (Audit Exemption) Regulations 1994 (as amended).

BY ORDER OF THE BOARD

Mr R E Dean	Mrs J B Bayne	15 April 2026
Trustee	**Trustee**	**Date:**

Independent Examiner's Report to the Trustees of

St Anne's Homes

I report to the trustees on my examination of the accounts of St Anne's Homes (the Trust) for the year ended 31 December 2025, which are set out on pages 4 to 6.

Responsibilities and basis of report

As the charity trustees of the Trust, 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 Trustee'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 2011 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 Trust as required by section 130 of the Act: or

2. The accounts do not accord with those records.

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

Atkinsons
Chartered Accountants
Eaglehurst
12 Quay Road
Bridlington
East Yorkshire
YO15 2AD

Date: 15 April 2026

Trustees of St Anne's Homes

Income and Expenditure Account for the year ended 31 December 2025

	2025		2024	
	£	£	£	£
Income				
Hire of Guest Room		320		240
Contributions from Residents		81,370		82,812
Income from Investments		3,797		3,698
Deposit Account Interest		5,446		6,210
		90,933		92,960
Less Expenses				
Warden's Salary	12,734		11,806	
Warden's Pension Costs	168		199	
Water rates/Council Tax	2,489		2,512	
Maintenance	17,373		13,352	
Insurance	5,743		8,498	
Electricity	3,487		3,316	
Garden Expenses	5,330		8,970	
Annual Luncheon	772		845	
Secretary's Honorarium	3,557		2,677	
Treasurer's Honorarium	660		660	
Accountancy Charges	563		546	
Telephone	130		130	
Sundries	1,671		2,433	
		54,677		55,944
Surplus for the year		36,256		37,016
Refurbishment		22,622		-
Allocation of Surplus		13,634		37,016
Accumulated Income Account		13,634		37,016

Trustees of St Anne's Homes

Balance Sheet as at 31 December 2025

	2025			2024		
	£	£	£	£	£	£
Capital Funds - Assets						
Buildings at Cost		48,530			48,530	
Bike Shed		27,000			27,000	
Furnishings		319			319	
Investments at Cost						
Charities Official Investment Fund						
- Income Shares	18,595			18,595		
- Accumulating Units	615			615		
		19,210			19,210	
			95,059			95,059
Income Funds - Assets						
Investments at Cost						
Charities Official Investment Fund						
- Accumulation Units	18,622			18,622		
- Income Shares	16,863			16,863		
		35,485			35,485	
Cash at National Westminster						
Bank - Current Account	59,174			52,152		
COIF - Deposit Account	132,870			127,424		
		192,044			179,576	
Employee Loan	1,000			-		
Cash in Hand	272			106		
Payments in Advance	1,233			1,233		
Less: Accrued Liabilities	(580)			(580)		
		1,925			759	
			229,454			215,820
			324,513			310,879
Represented by:-						
Capital Endowment Fund			68,059			68,059
Income Funds						
Accumulated Income Account/Repair Fund		210,524			196,890	
Extraordinary Repair Fund		18,385			18,385	
Cyclical Maintenance Fund		16,000			16,000	
Contributions Repair Fund		2,992			2,992	
Newby Trust Fund		100			100	
B.N. Pearson Trust Fund		2,000			2,000	
Major Wright Legacy Fund		1,000			1,000	
Mrs G.R. Hirst Legacy Fund		790			790	
Mrs J Truelove Legacy Fund		4,663			4,663	
			256,454			242,820
			324,513			310,879

Trustees of St Anne's Homes

Valuation of Investments as at 31 December 2025

	Cost	Value at 31.12.25	Value at 31.12.24
Charities Official Investment Fund			
- 3620.82 Income Units (Permanent Endowment)	18,595	69,961	73,478
- 416.00 Accumulating Units (Capital Fund)	615	106,302	108,416
- 982.18 Accumulating Units (Extraordinary Repair Fund)	18,622	250,981	255,971
- 3073.32 Income Shares (Surplus Income)	16,863	59,382	62,368
	54,695	486,626	500,233

The Buildings are insured for £5,000,000

The contents of the Trustee's room are insured for £25,000