Richardson Homes Charity

Charity number: 254682

Financial Accounts for the Year ended 31st March 2026

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
		-	-	-	-
Weekly Maintenance Contribution	24,984	-	-	24,984	21,801
Interest Received	631	-	-	631	510
Incoming Bequest		-	-	-	
COIF Charity Inv Fund	23,255	-	-	23,255	22,577
		-	-	-	
		-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	48,870	-	-	48,870	44,888
A2 Asset and investment sales, (see table).					
Tfr from M & G		-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	48,870	-	-	48,870	44,888
A3 Payments					
Utility Expenses	3,890	-	-	3,890	2,722
Clerk	3,195	-	-	3,195	3,060
Office costs	600	-	-	600	600
Routine Property Maintenance	5,866	-	-	5,866	3,605
Cyclical Property Maintenance	1,284			1,284	825
Extraordinary Repair Fund		-	-	-	-
Rent and Rates, Water				-	-
Bank Charges				-	-
Insurance	1,227			1,227	1,183
Warden Call System	188			188	62
Prof Fees	-	-	-	-	11,931
Agency Fees	711			711	-
Independent Examiner's Fees	150			150	150
Almshouse Association	284	-	-	284	275
Garden & Site Expenses	1,100	-	-	1,100	1,100
Sub total	18,495	-	-	18,495	25,513
A4 Asset and investment purchases, (see table)					
		-	-	-	-
		-	-	-	
Sub total	-	-	-	-	-
Total payments	18,495	-	-	18,495	25,513
Net of receipts/(payments)	30,375	-	-	30,375	19,375
A5 Transfers between funds			-	-	-
A6 Cash funds last year end	49,432		-	49,432	30,057
Cash funds this year end	79,807	-	-	79,807	49,432

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Royal Bank of Scotland Current A/c	79,807	-	-
		-	-	-
		-	-	-
	Total cash funds	79,807	-	-

B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
			-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	CCLA COIF Charities Inv Fund	Designated		723,974
			-	-
			-	-
			-	-
			-	-

B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	4 Housing Units in Shavington, Crewe	Designated		660,000
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Amanda James	22/10/26
	Richard Morgan-Wynne	22/10/26.

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Richardson Homes Charity		
On accounts for the year ended	31 March 2026	**Charity no (if any)**	254682
Set out on pages	3 and 4		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2026

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

Signed:	A D Kirkpatrick	**Date:**	8.9.26
Name:	A D Kirkpatrick FCCA		
Relevant professional qualification(s) or body (if any):	Chartered Certified Accountant		
Address:	76 Park Road, Willaston Nantwich, Cheshire CW5 6PN		

CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st April 2025 To 30th March 2026

Charity name: Richardson Homes Almshouse Charity.

Charity registration number: 254682

Objectives and Activities

Summary of the purposes of the charity as set out in its governing document		**The provision of almshouse accommodation to the Elderly and Needy of the Area.**
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.		**Almshouse accommodation.**
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit		**Trustees operate this charity in line with recommendations set out by The Almshouse Association.**

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.		**The Charity has continued its policy of upgrading units on resident change over and maintaining communal areas.** **The Charities Almshouses are fully occupied.**

Additional information

Achievements against objectives set		
Performance of fundraising activities against objectives set		**Full Occupancy**

Financial Review

Review of the charity's financial position at the end of the period		**The Charity had an excess of Income over Expenditure. All Excess transferred to Reserve for future Maintenance costs.**
Statement explaining the policy for holding reserves stating why they are held		**Reserves are made to allow for future mid and long term property maintenance.**
Amount of reserves held		**See Financial Accounts for the year.**

Additional information)

The charity's principal sources of funds (including any fundraising)		**Funding is from Weekly Maintenance Contributions and Returns on Invested Reserve funds.**
Investment policy and objectives including any social investment policy adopted		**In Line with the Almshouse Association recommendations.**

Governance and Management

Description of charity's trusts:		
Type of governing document		**Trust Deed**
How is the charity constituted?		**Trust**
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		**Trustees appointed by approval of sitting Trustees.**

Additional information

Policies and procedures adopted for the induction and training of trustees		**In line with Almshouse Association recommendations.**

Reference and Administrative details

Charity name	Richardson Homes Almshouse Charity
Other name the charity uses	
Registered charity number	254682
Charity's principal address	The Almshouse Office, Sir John Crewe House, Beam Street, Nantwich CW5 5LZ.

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	A R James	Treasurer (Chair)		
2	R J Morgan-Wynne			
3	C H Clewlow			
4	J F Stott			
5	J Baker			
6	N Copeland			
7	H Williams			
8	L Wrenshall			
9	T Butterill			
10	G Scott-Brooker			
11	M Earl			
12				
13				
14				
15				

43 Names and addresses of advisers

Type of adviser	Name	Address
Clerk to the Trustees	R Edleston	The Almshouse Office, Sir John Crewe House, Beam Street Nantwich CW5 5LX

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	AMANDA R. JAMES	RICHARD J. MORGAN-WYNNE
Position (eg Secretary, Chair, etc)	CHAIR	TRUSTEE
Date	1-9.26.	