REGISTERED CHARITY NUMBER: 510281

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 30 April 2026

for

The Hebden Wright Almshouses Charity

Stirk Lambert & Co
Chartered Accountants
Russell Chambers
61a North Street
Keighley
West Yorkshire
BD21 3DS

The Hebden Wright Almshouses Charity

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The Hebden Wright Almshouses Charity

Report of the Trustees
for the Year Ended 30 April 2026

The Trustees present their report together with the financial statements of the Charity for the year ended 30 April 2026. The Trustees have adopted the provisions of 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) (effective 1st January 2015).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Charity was established to provide Almshouses for poor and aged persons who (except in special cases to be approved by the Charity Commissioners) are inhabitants of the Ecclesiastical Parish of St John the Evangelist Ingrow with Hainworth.

In order to fulfil the Objectives and Aims of the Charity, six Almshouses bungalows were built and they still exist today and are occupied by eligible persons as beneficiaries of the Charity.

Other than the Trustees there are no volunteers involved in the running of the Charity.

In their management of the Charity the Trustees hold regard to the Charity Commission's guidance on public benefit.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The Trustees make an annual visit to the Almshouses with a view to checking the condition of the properties and to enable them to meet the residents and listen to any matters of concern. In addition other visits are made during the year when matters require attention. A Quinquennial Condition Report prepared by a qualified Architect is obtained to assist the Trustees in properly maintaining the properties to an acceptable standard. The last such report was issued in 2024 and all urgent matters disclosed in that report have been attended to.

A number of properties been vacant during the year and during that time the opportunity has been taken to update the kitchens and bathrooms where necessary. In addition the interior and exterior of all the properties have been decorated. With the exception of Number 2 all properties were occupied on 30 April 2026 and the Trustees are actively seeking a suitable resident to fill that vacancy.

FINANCIAL REVIEW

Financial position

The Financial Statements continue to show consistent results that are in line with the expectations of the Trustees.

Principal Funding Sources

Maintenance Contributions

The principal source of funding is that of the Weekly Maintenance Contributions payable by residents towards the costs of the upkeep of their property. This amounted to £20,828 during the year under review. The Trustees reviewed the Maintenance Contributions at the Annual General Meeting held on 10 October 2025. After due consideration of the Charity's Budget and the Non-Statutory Valuation obtained from the Valuation Office Agency it was resolved that the Maintenance Contribution would be increased by £2 to £90 per week effective from 1 May 2026.

Investment policy and objectives

The Trustees are advised and assisted by an independent Financial Advisor. Other than Cash deposits the investments of the Charity are held in an investment fund managed on a discretionary basis by RBC Brewin Dolphin. The objective of the investment fund is to provide both income and growth without undue risk.

The income from investments and cash deposits for the year under review amounted to £23,650 of which £15,811 related to unrealised investment gains. A valuation of the Charity's investments (excluding Cash Deposits) was reviewed at the Annual General Meeting held on 10 October 2025. The valuation of £189,855 showed an increase of £12,046 compared with the value on 30 April 2025 after eliminating the effect of re-invested dividends of £1,592 and Advisor Fees paid of £454. The value on 30 April 2026 of £195,964 showed a further increase since the Annual General meeting of £3,767 after eliminating the effects of re-invested dividends of £2,826 and Advisor's fees paid of £484.

FINANCIAL REVIEW

Reserves policy

The Charity has in place a reserves policy and maintains both an Extraordinary Repair Fund (ERF) for future items of major expenditure of repair or improvements to the Almshouses and a Cyclical Maintenance Fund (CMF) retained to meet maintenance occurring at regular intervals e.g. external redecoration etc.

Transfers to both the ERF and CMF funds are made from the Income Account as and when required. The Trustees are of the opinion that in the light of current plans and foreseen likely expenditure both funds are adequate at the present time and no such transfers are currently required.

The investments relating to both the ERF and CMF are held in the RBC Brewin Dolphin Investment Fund referred to above with additional amounts held as Cash Deposits.

Insurances

The Trustees maintain an Almshouse Insurance Policy to cover both the value of the Buildings (but not residents' contents) for a sum insured of £976,074 together with Public Liability Indemnity (Limit £5 million), Legal Expenses Cover (limit £250,000) and Professional Indemnity and Loss Assistance (limit £100,000 each). In addition there is also cover for Management Protection with a limit of £1 million.

FUTURE PLANS

The Charity has no plans for any major projects in the foreseeable future. It will continue with its policy of improving and upgrading its properties as necessary (particularly the bathrooms and kitchens) as and when a vacancy occurs or when the need arises in order to meet the criterion referred to in the Decent Homes Standard of providing modern facilities and services. The Trustees have considered the available funds of the Charity in the light of their future plans and they are confident that the Charity is able to continue to operate as a going concern for the foreseeable future.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is controlled by its Governing Document, a Deed of Trust, and constitutes an unincorporated charity.

The Hebden Wright Almshouses Charity was founded by the Will of Hebden Wright proved at Wakefield on 14 August 1914 and comprised in Schemes of the Charity Commissioners of 11 August 1916, 11 April 1924, 14 February 1983 and 6 August 1993.
The Charity's documents of title and other legal documents are stored in safe custody at the offices of AWB Charlesworth Solicitors Limited of Aireside House Royd Ings Avenue Keighley BD21 4BZ.

Organisational structure

The body of Trustees shall, when complete, consist of six competent persons who through residence, occupation or employment or otherwise have special knowledge of the area of the Ecclesiastical Parish of St John the Evangelist Ingrow with Hainworth being one Nominative Trustee and five Co-optative Trustees. The Nominative Trustee shall be appointed by Bradford Metropolitan District Council and each appointment shall be made for a term of four years. The person appointed may be but need not be a member of the Council. Every future Co-optative Trustee shall be appointed for a term of five years by a resolution of the Trustees passed at a Special Meeting of which not less than fourteen days' notice has been given and may be so appointed not more than one month before the term of an existing Co-optative Trustee expires with effect from the date of expiry but so that the latter shall not vote on the matter.

Bradford Metropolitan District Council approved the appointment of Mrs Tracy Tough as their Nominative Trustee effective from 10 October 2025.

Related parties

The Charity has no related parties.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

510281

Report of the Trustees for the Year Ended 30 April 2026

Principal address
c/o Mrs S Hobson
33 Hospital Road
Riddlesden
KEIGHLEY
West Yorkshire
BD20 5EP

Trustees
A M Wade Co-optative Trustee
C G M Green Co-optative Trustee
B Thompson Co-optative Trustee and Chairman
Mrs S Thompson Co-optative Trustee
Mrs S A Palmer Co-optative Trustee
Mrs T L Tough (appointed 10.10.25)

Independent Examiner
Helen Louise Barritt
Stirk Lambert & Co
Chartered Accountants
Russell Chambers
61a North Street
Keighley
West Yorkshire
BD21 3DS

Bankers
Barclays Bank Plc
Leicester
LE87 2BB

Approved by order of the board of trustees on 16 October 2026 and signed on its behalf by:

B Thompson - Trustee

Independent Examiner's Report to the Trustees of
The Hebden Wright Almshouses Charity

Independent examiner's report to the trustees of The Hebden Wright Almshouses Charity
I report to the charity trustees on my examination of the accounts of The Hebden Wright Almshouses Charity (the Trust) for the year ended 30 April 2026.

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 Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 Trust 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 in order to enable a proper understanding of the accounts to be reached.

Helen Louise Barritt

Stirk Lambert & Co
Chartered Accountants
Russell Chambers
61a North Street
Keighley
West Yorkshire
BD21 3DS

16 October 2026

The Hebden Wright Almshouses Charity

Statement of Financial Activities
for the Year Ended 30 April 2026

	Notes	Unrestricted funds £	Restricted funds £	30.4.26 Total funds £	30.4.25 Total funds £
INCOME AND ENDOWMENTS FROM					
Other trading activities	2	20,828	-	20,828	26,810
Investment income	3	23,650	-	23,650	4,614
Total		44,478	-	44,478	31,424
EXPENDITURE ON					
Other	4	50,759	-	50,759	23,554
NET INCOME/(EXPENDITURE)	4	(6,281)	-	(6,281)	7,870
RECONCILIATION OF FUNDS					
Total funds brought forward	4	286,125	450,000	736,125	728,255
TOTAL FUNDS CARRIED FORWARD	4	279,844	450,000	729,844	736,125

The notes form part of these financial statements

The Hebden Wright Almshouses Charity

Balance Sheet
30 April 2026

	Notes	Unrestricted funds £	Restricted funds £	30.4.26 Total funds £	30.4.25 Total funds £
FIXED ASSETS					
Tangible assets	6	-	450,000	450,000	450,000
Investments	7	195,964	-	195,964	176,672
		195,964	450,000	645,964	626,672
CURRENT ASSETS					
Stocks	8	-	-	-	5,300
Debtors	9	213	-	213	208
Cash at bank	10	85,924	-	85,924	105,546
		86,137	-	86,137	111,054
CREDITORS					
Amounts falling due within one year	11	(2,257)	-	(2,257)	(1,601)
NET CURRENT ASSETS		83,880	-	83,880	109,453
TOTAL ASSETS LESS CURRENT LIABILITIES		279,844	450,000	729,844	736,125
NET ASSETS		279,844	450,000	729,844	736,125
FUNDS	12				
Unrestricted funds				279,844	286,125
Restricted funds				450,000	450,000
TOTAL FUNDS				729,844	736,125

The financial statements were approved by the Board of Trustees and authorised for issue on 16 October 2026 and were signed on its behalf by:

B Thompson - Trustee

C G M Green - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Stocks
Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation
The charity is exempt from tax on its charitable activities.

2. OTHER TRADING ACTIVITIES

	30.4.26	30.4.25
	£	£
Maintenance contributions	20,828	26,810

3. INVESTMENT INCOME

	30.4.26	30.4.25
	£	£
COIF dividends	-	499
Blackrock dividends	-	1,478
M&G dividends	-	2,485
Brewin Dolphin Dividends	4,418	1,349
Deposit account interest	3,421	4,533
Revaluation - COIF	-	1,655
Revaluation - Blackrock	-	58
Revaluation - M&G	-	(1,858)
Revaluation - Brewin Dolphin	15,811	(5,585)
	23,650	4,614

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4. OTHER

	30.4.26	30.4.25
	£	£
Empty property costs	1,431	-
Quinquennial survey fee	-	1,170
Repairs & general maintenance	5,060	3,058
Almshouse insurance	1,274	1,158
Christmas gifts	170	160
Accountancy	833	712
Subscriptions	365	353
Administration expenses	4,814	3,666
Legal expenses	2,500	11,169
IFA fees	937	2,108
Refurbishment	33,375	-
	50,759	23,554

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 April 2026 nor for the year ended 30 April 2025.

Trustees' expenses

Trustees expenses were £232 (2025: £126)

6. TANGIBLE FIXED ASSETS

	Freehold property
	£
COST	
At 1 May 2025 and 30 April 2026	450,000
NET BOOK VALUE	
At 30 April 2026	450,000
At 30 April 2025	450,000

The property was valued at £450,000 on 12th September 2016 by Hayfield Robinson Property Consultants of Keighley. The trustees are of the opinion that the value of the property has not changed significantly since then.

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7. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 May 2025	176,672
Additions	4,418
Revaluations	15,811
Financial advisor fees	(937)
At 30 April 2026	195,964
NET BOOK VALUE	
At 30 April 2026	195,964
At 30 April 2025	176,672

There were no investment assets outside the UK.

Additions of £4,418 are made up as follows:

£4,418 Dividends reinvested in Brewin Dolphin Fund

8. STOCKS

	30.4.26 £	30.4.25 £
Stocks	-	5,300

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.4.26 £	30.4.25 £
Prepayments	213	208

10. CASH AT BANK

	30.4.26 Total funds £	30.4.25 Total funds £
Barclays current account	9,149	7,192
COIF deposit account	76,775	98,354
Total	85,924	105,546

continued...

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.4.26	30.4.25
	£	£
Other creditors	2,257	1,601

12. MOVEMENT IN FUNDS

	At 1.5.25	Net movement in funds	At 30.4.26
	£	£	£
Unrestricted funds			
Income fund	109,454	(25,574)	83,880
Extraordinary repair fund	80,352	8,774	89,126
Cyclical maintenance fund	96,319	10,519	106,838
	286,125	(6,281)	279,844
Restricted funds			
Fixed assets	450,000	-	450,000
TOTAL FUNDS	736,125	(6,281)	729,844

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
Income fund	24,248	(49,822)	(25,574)
Extraordinary repair fund	9,200	(426)	8,774
Cyclical maintenance fund	11,030	(511)	10,519
	44,478	(50,759)	(6,281)
TOTAL FUNDS	44,478	(50,759)	(6,281)

Comparatives for movement in funds

	At 1.5.24	Net movement in funds	At 30.4.25
	£	£	£
Unrestricted funds	278,255	7,870	286,125
Restricted funds			
Fixed assets	450,000	-	450,000
TOTAL FUNDS	728,255	7,870	736,125

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12. MOVEMENT IN FUNDS - continued

Comparative net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds	31,424	(23,554)	7,870
TOTAL FUNDS	31,424	(23,554)	7,870

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.5.24	Net movement in funds	At 30.4.26
	£	£	£
Unrestricted funds	278,255	1,589	279,844
Restricted funds			
Fixed assets	450,000	-	450,000
TOTAL FUNDS	728,255	1,589	729,844

Net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds	75,902	(74,313)	1,589
TOTAL FUNDS	75,902	(74,313)	1,589

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 April 2026.

The Hebden Wright Almshouses Charity

Detailed Statement of Financial Activities
for the Year Ended 30 April 2026

	30.4.26 £	30.4.25 £
INCOME AND ENDOWMENTS		
Other trading activities		
Maintenance contributions	20,828	26,810
Investment income		
COIF dividends	-	499
Blackrock dividends	-	1,478
M&G dividends	-	2,485
Brewin Dolphin Dividends	4,418	1,349
Deposit account interest	3,421	4,533
Revaluation - COIF	-	1,655
Revaluation - Blackrock	-	58
Revaluation - M&G	-	(1,858)
Revaluation - Brewin Dolphin	15,811	(5,585)
	23,650	4,614
Total incoming resources	44,478	31,424
EXPENDITURE		
Other		
Empty property costs	1,431	-
Quinquennial survey fee	-	1,170
Repairs & general maintenance	5,060	3,058
Almshouse insurance	1,274	1,158
Christmas gifts	170	160
Accountancy	833	712
Subscriptions	365	353
Administration expenses	4,814	3,666
Legal expenses	2,500	11,169
IFA fees	937	2,108
Refurbishment	33,375	-
	50,759	23,554
Total resources expended	50,759	23,554
Net (expenditure)/income	(6,281)	7,870