

# GEORGE JOHNSON REVELEY'S CHARITY

England & Wales · Charity number 205904

## Details

---

|             |   |
|-------------|---|
| Other names | THE REVELEY CHARITY                                     |
| Status      | Registered  |
| Legal form  | Other   |
| Registered  | 1962-11-01  |
| Register    | <a href="#">View on the Charity Commission register</a> |

## Contact

---

Address 12 Grange Road  
Bushey  
WD23 2LE

Phone 01923245347

## Activities

---

**Objects:** THE PROVISION AND MAINTENANCE OF ALMSHOUSES FOR POOR PERSONS WHO ARE NOT LESS THAN 60 YEARS OF AGE, AND WHO HAVE RESIDED AT SOME TIME OR TIMES IN THE AREA OF THE ANCIENT PARISH OF BUSHEY FOR NOT LSS THAN FIVE YEARS, AND THE PAYMENT OF ALLOWANCES TO SUCH ALMSPERSONS.

**Activities:** Accommodation for elderly residents.

## Classification

---

- **How:** Provides Buildings/facilities/open Space
- **What:** Accommodation/housing
- **Who:** Elderly/old People

## Geography

---

- **Area of benefit:** ANCIENT PARISH OF BUSHEY
- Hertfordshire

## Finances

| Period end | Income  | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-12-31 | £66,475 | £93,765     | -      | -         |
| 2024-12-31 | £61,565 | £63,490     | -      | -         |
| 2023-12-31 | £54,774 | £54,022     | -      | -         |
| 2022-12-31 | £49,757 | £37,426     | -      | -         |
| 2021-12-31 | £47,038 | £21,529     | -      | -         |

## Trustees

| Name                         | Role | Appointed  |
|------------------------------|------|------------|
| BRENDA BATTEN                |      |            |
| Christine Singleton          |      | 2012-09-26 |
| Dr CHRISTOPHER VICTOR JORDAN |      |            |
| KATRINA POWER                |      |            |
| MARIAN ROSEMARY JORDAN       |      |            |
| Sarbani Jollyman             |      | 2026-04-28 |
| Timothy Michael Jollyman     |      | 2026-04-28 |
| william penketh              |      | 2012-09-26 |

**GEORGE JOHNSON REVELEY'S CHARITY**

England & Wales - Charity number 205904

---

# Accounts

---

## REVELEY CHARITIES

(Incorporating the John Gale and Clarke Smith and Fuller Charities

Trustees' Report

For the year ended 31<sup>st</sup> December 2025

The Trustees present their report and the financial statements for the year ended 31<sup>st</sup> December 2025.

**Charity number** 205904

**Correspondence address** 12 Grange Road  
Bushey  
Herts WD23 2LE

### **Trustees**

Chairman: Mr Chris Jordan

Hon. Secretary: Mrs Brenda Batten  
Mrs. Marian Jordan  
Dr Christine Singleton  
Dr Sarbani Jollyman  
Mrs Katrina Power  
Mr. John Whiteman  
Dr Tim Jollyman  
Mr Bill Penketh

**Independent Examiner** Jack W Debnam  
September Cottage  
Hogpits Bottom  
Flaunden  
Herts HP3 OQB

**Bankers** The Unity Trust Bank

**Insurers** Ecclesiastical Insurance Group  
Brunswick Road  
Gloucester GL1 1JZ

### **Structure, Governance & Management**

The full title of the Charity is: "The Reveley Charities, incorporating the John Gale and Clarke Smith and Fuller Charities".

The working title of the Charity is "The Reveley Charities", more often referred to as "The Reveley Trust".

#### a) **Committees**

The Trust operates with one Committee of Trustees which meets approximately quarterly. During the spring meeting the Annual General Meeting is held. There are no other committees at present; other sub-committees may be raised as required.

b) **Trustees selection, appointment and competence**

Under the terms of the Trust Deed (see below) the Trustees should consist of the Rector of the Parish of Bushey, and up to twelve other “non-official Trustees, who shall be competent persons, resident in the County of Herts or within ten miles of Bushey”. New Trustees are appointed by the existing Trustees. This year Mr Carey Keates died and Dr Sarbani Jollyman and Dr Tim Jollyman were appointed as Trustees.

c) **Trust Deed**

The governing document of the Trust is the “Scheme for the Regulation and Management of the Charities of George Johnson Reveley” as approved on the 4<sup>th</sup> July 1881.

### **Objectives & Activities**

The Charity’s sole purpose is the management of ten almshouses situated in Bushey, near Watford, which belong to the Charity, and are maintained to provide shelter for nine elderly residents, one dwelling being reserved for a Warden.

Under the terms of the Scheme document there are no restrictions on the Trustees with regard to the investment of capital, or the raising of loans.

The trustees confirm that they have referred to the guidance contained in the Charity Commission general guidance on public benefit when reviewing the charity’s aims and objectives and in planning future activities.

### **Committee**

The Committee met on three occasions during the year for the Spring AGM. Trustees who acted during the year appear on page 1 above.

### **Independent Examiner**

Mr Jack Debnam continues as Independent Examiner.

### **Activities and Results**

All cottages are occupied. It was decided not to increase the rent this year.

### **Maintenance**

There has been significant expenditure on maintenance this year. The front doors on all of the cottages were replaced, all external woodwork has been repainted and fencing has been replaced and repaired.

### **Welfare of Residents**

Warden Marian Doyle continues to give attentive care to our residents, as did our Secretary Brenda Batten to the daily affairs of the Trust.

The charity is funded by the maintenance contribution from residents and investments. Our investments have been kept under review.

Total incoming resources were £66475, direct charitable expenditure was £34742. A surplus of £40000 was invested in March this year. The charity is in a good financial state. No value is ascribed to the properties. The accounts are presented on a Receipts and Payments basis.

**Reserves Policy.**

The charity has cash of £18652 in hand and investments of £538641 representing at least 15 years direct charitable expenditure. This is considered adequate and appropriate in the light of the age of the buildings to be maintained. The adequacy of the reserves policy is reviewed annually.

Signed on behalf of the Trustees

C. Jordan

**Christopher Jordan**

**Chairman**

**Reveley Charities**  
 Incorporating the John Gale, Clarke Smith and Fuller Charities  
**Receipts & Payments Account**  
**Year ended 31 December 2025**

Charity 205904

|   | <b>2025</b>          | <b>2024</b>          |
|---|----------------------|----------------------|
|   | <b>£</b>             | <b>£</b>             |
| <b>Receipts</b>                         |                      |                      |
| Maintenance contributions               | 46,317               | 44,607               |
| Investment income                       | 20,158               | 16,958               |
| Legacy                                  | 0                    | 0                    |
| Sub total                               | <u>66,475</u>        | <u>61,565</u>        |
| Asset and Investment Sales              | 0                    | 0                    |
| Total Receipts                          | <u><u>66,475</u></u> | <u><u>61,565</u></u> |
| <b>Payments</b>                         |                      |                      |
| Repairs and Maintenance                 | 26,920               | 9,519                |
| Water Rates                             | 1,561                | 1,360                |
| Insurance                               | 3,099                | 2,995                |
| Light and Heat                          | 1,545                | 1,484                |
| Staff                                   | 780                  | 780                  |
| Communications                          | 95                   | 341                  |
| Sundries                                | 742                  | 1,511                |
| Sub total                               | <u>34,742</u>        | <u>17,990</u>        |
| Investment purchases                    | 59,023               | 45,500               |
| Total Payments                          | <u><u>93,765</u></u> | <u><u>63,490</u></u> |
| <b>Net Surplus (Deficit)</b>            | -27,290              | -1,925               |
| Cash funds last year end                | 45,943               | 47,868               |
| <b>Cash funds this year end (below)</b> | <u><u>18,653</u></u> | <u><u>45,943</u></u> |

**Statement of Assets and Liabilities at end of period**

**Cash Funds**

|   |                |                |
|---|----------------|----------------|
| Unity Trust Bank Current and Deposit Accounts   | 18,653         | 45,943         |
| NatWest Bank                                    | 0              | 0              |
|   | <u>18,653</u>  | <u>45,943</u>  |
| <b>Investments current value</b>                | <u>538,641</u> | <u>424,049</u> |
| <b>Housing Properties at cost net of grants</b> | <u>25,698</u>  | <u>25,698</u>  |



**Section A Independent Examiner's Report**

|                                       |   |                            |        |
|---------------------------------------|---|----------------------------|--------|
| <b>Report to the trustees</b>         | Reveley Charities<br>(Incorporating the John Gale, Clarke Smith and Fuller Charities) |                            |        |
| <b>On accounts for the year ended</b> | 31 December 2025  | <b>Charity no (if any)</b> | 205904 |
| <b>Set out on pages</b>               | 1-5 (including this page)   |                            |        |

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024.

**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.

|                |   |              |                 |
|----------------|---|--------------|-----------------|
| <b>Signed:</b> |  | <b>Date:</b> | 27 January 2026 |
|----------------|---|--------------|-----------------|

|              |               |
|--------------|---------------|
| <b>Name:</b> | Jack W Debnam |
|--------------|---------------|

|   |             |
|---|-------------|
| <b>Relevant professional qualification(s) or body (if any):</b> | FCA retired |
|---|-------------|

|                 |                   |
|-----------------|-------------------|
| <b>Address:</b> | September Cottage |
|                 | Hogpits Bottom    |
|                 | Flauden HP3 0QB   |

**GEORGE JOHNSON REVELEY'S CHARITY**

England & Wales - Charity number 205904

---

# Accounts

---

## REVELEY CHARITIES

(Incorporating the John Gale and Clarke Smith and Fuller Charities

Trustees' Report

For the year ended 31<sup>st</sup> December 2024

The Trustees present their report and the financial statements for the year ended 31<sup>st</sup> December 2024.

**Charity number** 205904

**Correspondence address** 12 Grange Road  
Bushey  
Herts WD23 2LE

### **Trustees**

Chairman: Mr Chris Jordan

Hon. Secretary: Mrs Brenda Batten  
Mrs. Marian Jordan  
Dr Christine Singleton  
Dr Sarbani Jollyman  
Mrs Katrina Power  
Mr. John Whiteman  
Dr Tim Jollyman  
Mr Bill Penketh

**Independent Examiner** Jack W Debnam  
September Cottage  
Hogpits Bottom  
Flaunden  
Herts HP3 OQB

**Bankers** The Unity Trust Bank

**Insurers** Ecclesiastical Insurance Group  
Brunswick Road  
Gloucester GL1 1JZ

### **Structure, Governance & Management**

The full title of the Charity is: "The Reveley Charities, incorporating the John Gale and Clarke Smith and Fuller Charities".

The working title of the Charity is "The Reveley Charities", more often referred to as "The Reveley Trust".

#### a) **Committees**

The Trust operates with one Committee of Trustees which meets approximately quarterly. During the spring meeting the Annual General Meeting is held. There are no other committees at present; other sub-committees may be raised as required.

b) **Trustees selection, appointment and competence**

Under the terms of the Trust Deed (see below) the Trustees should consist of the Rector of the Parish of Bushey, and up to twelve other “non-official Trustees, who shall be competent persons, resident in the County of Herts or within ten miles of Bushey”. New Trustees are appointed by the existing Trustees. This year Mr Carey Keates died and Dr Sarbani Jollyman and Dr Tim Jollyman were appointed as Trustees.

c) **Trust Deed**

The governing document of the Trust is the “Scheme for the Regulation and Management of the Charities of George Johnson Reveley” as approved on the 4<sup>th</sup> July 1881.

### **Objectives & Activities**

The Charity’s sole purpose is the management of ten almshouses situated in Bushey, near Watford, which belong to the Charity, and are maintained to provide shelter for nine elderly residents, one dwelling being reserved for a Warden.

Under the terms of the Scheme document there are no restrictions on the Trustees with regard to the investment of capital, or the raising of loans.

The trustees confirm that they have referred to the guidance contained in the Charity Commission general guidance on public benefit when reviewing the charity’s aims and objectives and in planning future activities.

### **Committee**

The Committee met on three occasions during the year for the Spring AGM. Trustees who acted during the year appear on page 1 above.

### **Independent Examiner**

Mr Jack Debnam continues as Independent Examiner.

### **Activities and Results**

All cottages are occupied with one change of tenancy in the past year. Following a review of rent charges to ensure generation of income reserves and to keep the premises in good repair, there was an increase in charges in 2024.

### **Maintenance**

Following change of occupant one cottage was refurbished and re-let.

### **Welfare of Residents**

Warden Marian Doyle continues to give attentive care to our residents, as did our Secretary Brenda Batten to the daily affairs of the Trust.

The charity is funded by the maintenance contribution from residents and investments. The former has been reviewed and in the light of our reserves and forecasted expenditure an increase as noted above has been made this year. Our investments have been kept under review.

Total incoming resources were £61565, direct charitable expenditure was £17990. A surplus of £30000 was invested in April this year. The charity is in a good financial state. No value is ascribed to the properties. The accounts are presented on a Receipts and Payments basis.

**Reserves Policy.**

The charity has cash of £45943 in hand and investments of £424049 representing at least 15 years direct charitable expenditure. This is considered adequate and appropriate in the light of the age of the buildings to be maintained. The adequacy of the reserves policy is reviewed annually.

Signed on behalf of the Trustees

C. Jordan

**Christopher Jordan**

**Chairman**

**Reveley Charities**

Charity 205904

Incorporating the John Gale, Clarke Smith and Fuller Charities

**Receipts & Payments Account****Year ended 31 December 2024**

|   | <b>2024</b>          | <b>2023</b>          |
|---|----------------------|----------------------|
|   | <b>£</b>             | <b>£</b>             |
| <b>Receipts</b>                         |                      |                      |
| Maintenance contributions               | 44,607               | 39,898               |
| Investment income                       | 16,958               | 14,876               |
| Legacy                                  | 0                    | 0                    |
| Sub total                               | <u>61,565</u>        | <u>54,774</u>        |
| Asset and Investment Sales              | 0                    | 0                    |
| Total Receipts                          | <u><u>61,565</u></u> | <u><u>54,774</u></u> |
| <b>Payments</b>                         |                      |                      |
| Repairs and Maintenance                 | 9,519                | 31,791               |
| Water Rates                             | 1,360                | 1,112                |
| Insurance                               | 2,995                | 2,889                |
| Light and Heat                          | 1,484                | 1,434                |
| Staff                                   | 780                  | 762                  |
| Communications                          | 341                  | 320                  |
| Sundries                                | 1,511                | 1,219                |
| Sub total                               | <u>17,990</u>        | <u>39,527</u>        |
| Investment purchases                    | 45,500               | 14,495               |
| Total Payments                          | <u><u>63,490</u></u> | <u><u>54,022</u></u> |
| <b>Net Surplus (Deficit)</b>            | -1,925               | 752                  |
| Cash funds last year end                | <u>47,868</u>        | <u>47,116</u>        |
| <b>Cash funds this year end (below)</b> | <u><u>45,943</u></u> | <u><u>47,868</u></u> |

**Statement of Assets and Liabilities at end of period****Cash Funds**

|   |                |                |
|---|----------------|----------------|
| Unity Trust Bank Current and Deposit Accounts   | 45,943         | 47,868         |
| NatWest Bank                                    | 0              | 0              |
|   | <u>45,943</u>  | <u>47,868</u>  |
| <b>Investments current value</b>                | <u>424,049</u> | <u>363,579</u> |
| <b>Housing Properties at cost net of grants</b> | <u>25,698</u>  | <u>25,698</u>  |



**Section A Independent Examiner's Report**

|                                       |   |                            |        |
|---------------------------------------|---|----------------------------|--------|
| <b>Report to the trustees</b>         | Reveley Charities<br>(Incorporating the John Gale, Clarke Smith and Fuller Charities) |                            |        |
| <b>On accounts for the year ended</b> | 31 December 2024  | <b>Charity no (if any)</b> | 205904 |
| <b>Set out on pages</b>               | 1-5 (including this page)   |                            |        |

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024.

**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.

|                |   |              |                  |
|----------------|---|--------------|------------------|
| <b>Signed:</b> |  | <b>Date:</b> | 20 February 2025 |
|----------------|---|--------------|------------------|

|              |               |
|--------------|---------------|
| <b>Name:</b> | Jack W Debnam |
|--------------|---------------|

|   |             |
|---|-------------|
| <b>Relevant professional qualification(s) or body (if any):</b> | FCA retired |
|---|-------------|

|                 |                   |
|-----------------|-------------------|
| <b>Address:</b> | September Cottage |
|                 | Hogpits Bottom    |
|                 | Flauden HP3 0QB   |

**GEORGE JOHNSON REVELEY'S CHARITY**

England & Wales - Charity number 205904

---

# Accounts

---

**REVELEY CHARITIES**

**(Incorporating the John Gale and Clarke Smith and Fuller Charities**

**Trustees' Report**

**For the year ended 31<sup>st</sup> December 2023**

The Trustees present their report and the financial statements for the year ended 31<sup>st</sup> December 2017.

**Charity number** 205904

**Correspondence address** 12 Grange Road  
Bushey  
Herts WD23 2LE

**Trustees**

**Chairman:** Mr Chris Jordan

**Vice Chairman:** Mr Carey Keates

**Hon. Secretary:** Mrs Brenda Batten

Rev. David Stevenson  
Mrs. Marian Jordan  
Mr. Bill Penketh  
Mrs Katrina Power  
Dr. Christine Singleton  
Mr. John Whiteman

**Independent Examiner** Jack W Debnam  
September Cottage  
Hogpits Bottom  
Flauden  
Herts HP3 0QB

**Bankers** The Unity Trust Bank

**Insurers** Ecclesiastical Insurance Group  
Brunswick Road  
Gloucester GL1 1JZ

**REVELEY CHARITIES**

**(Incorporating the John Gale and Clarke Smith and Fuller Charities**

**Trustees' Report**

**For the year ended 31<sup>st</sup> December 2023**

## **Structure, Governance & Management**

The full title of the Charity is: "The Reveley Charities, incorporating the John Gale and Clarke Smith and Fuller Charities".

The working title of the Charity is "The Reveley Charities", more often referred to as "The Reveley Trust".

a) **Committees**

The Trust operates with one Committee of Trustees which meets approximately quarterly. During the spring meeting the Annual General Meeting is held. There are no other committees at present; other sub-committees may be raised as required.

b) **Trustees selection, appointment and competence**

Under the terms of the Trust Deed (see below) the Trustees should consist of the Rector of the Parish of Bushey, and up to twelve other "non-official Trustees, who shall be competent persons, resident in the County of Herts or within ten miles of Bushey". New Trustees are appointed by the existing Trustees.

c) **Trust Deed**

The governing document of the Trust is the "Scheme for the Regulation and Management of the Charities of George Johnson Reveley" as approved on the 4<sup>th</sup> July 1881.

## **Objectives & Activities**

The Charity's sole purpose is the management of ten almshouses situated in Bushey, near Watford, which belong to the Charity, and are maintained to provide shelter for nine elderly residents, one dwelling being reserved for an employed Warden.

Under the terms of the Scheme document there are no restrictions on the Trustees with regard to the investment of capital, or the raising of loans.

The trustees confirm that they have referred to the guidance contained in the Charity Commission general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

### **Committee**

The Committee met on three occasions during the year for the Spring AGM. Trustees who acted during the year appear on page 1 above.

### **Independent Examiner**

Mr Jack Debnam continues as Independent Examiner.

### **Activities and Results**

All cottages are occupied with several changes of tenancy in the past year. Following a review of rent charges to ensure generation of income reserves and to keep the premises in good repair, there was an increase in charges in 2023.

## **REVELEY CHARITIES**

**(Incorporating the John Gale and Clarke Smith and Fuller Charities**

**Trustees' Report**

**For the year ended 31<sup>st</sup> December 2023**

### ***Maintenance***

Following several changes of occupant three cottages have been refurbished and re-let. New rear doors were fitted to all cottages.

### *Welfare of Residents*

Warden Marian Doyle continues to give attentive care to our residents, as did our Secretary Brenda Batten to the daily affairs of the Trust.

The charity is funded by the maintenance contribution from residents and investments. The former has been reviewed and in the light of our reserves and forecasted expenditure an increase as noted above has been made this year. Our investments have been kept under review.

Total incoming resources were £54,774, direct charitable expenditure was £54,022. There was no surplus to reinvest this year. The charity is in a good financial state. No value is ascribed to the properties. The accounts are presented on a Receipts and Payments basis this year.

### ***Reserves Policy.***

The charity has cash of £47,868 in hand and investments of £363,579 representing at least 15 years direct charitable expenditure. This is considered adequate and appropriate in the light of the age of the buildings to be maintained. The adequacy of the reserves policy is reviewed annually.

This report was approved by the Trustees on the 13<sup>th</sup> March 2023

Signed on behalf of the Trustees

C. Jordan

**Christopher Jordan**

**Chairman**



**Section A Independent Examiner's Report**

**Report to the trustees**

Reveley Charities  
(Incorporating the John Gale, Clarke Smith and Fuller Charities)

**On accounts for the year  
ended**

31 December 2023

**Charity no  
(if any)**

205904

**Set out on pages**

1-5 (including this page)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2023.

**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:**

**Date:**

17 March 2024

**Name:**

Jack W Debnam

**Relevant professional  
qualification(s) or body  
(if any):**

FCA retired

**Address:**

September Cottage

Hogpits Bottom

Flaunden HP3 0QB

**Reveley Charities**

Charity 205904

Incorporating the John Gale, Clarke Smith and Fuller Charities

**Receipts & Payments Account**

Year ended 31 December 2023

|   | 2023                 | 2022                 |
|---|----------------------|----------------------|
|   | £                    | £                    |
| <b>Receipts</b>                         |                      |                      |
| Maintenance contributions               | 39,898               | 37,130               |
| Investment income                       | 14,876               | 12,627               |
| Legacy                                  | 0                    | 0                    |
| Sub total                               | <u>54,774</u>        | <u>49,757</u>        |
| Asset and Investment Sales              | 0                    | 0                    |
| Total Receipts                          | <u><u>54,774</u></u> | <u><u>49,757</u></u> |
| <b>Payments</b>                         |                      |                      |
| Repairs and Maintenance                 | 31,791               | 17,053               |
| Water Rates                             | 1,112                | 1,134                |
| Insurance                               | 2,889                | 2,755                |
| Light and Heat                          | 1,434                | 1,277                |
| Staff                                   | 762                  | 840                  |
| Communications                          | 320                  | 345                  |
| Sundries                                | 1,219                | 779                  |
| Sub total                               | <u>39,527</u>        | <u>24,183</u>        |
| Asset and Investment purchases          | 14,495               | 13,243               |
| Total Payments                          | <u><u>54,022</u></u> | <u><u>37,426</u></u> |
| <b>Net Surplus (Deficit)</b>            | 752                  | 12,331               |
| Cash funds last year end                | <u>47,116</u>        | <u>34,785</u>        |
| <b>Cash funds this year end (below)</b> | <u><u>47,868</u></u> | <u><u>47,116</u></u> |

**Statement of Assets and Liabilities at end of period****Cash Funds**

|   |                |                |
|---|----------------|----------------|
| Unity Trust Bank Current and Deposit Accounts   | 47,868         | 46,616         |
| NatWest Bank                                    | 0              | 500            |
|   | <u>47,868</u>  | <u>47,116</u>  |
| <b>Investments current value</b>                | <u>363,579</u> | <u>341,763</u> |
| <b>Housing Properties at cost net of grants</b> | <u>25,698</u>  | <u>25,698</u>  |

**GEORGE JOHNSON REVELEY'S CHARITY**

England & Wales - Charity number 205904

---

# Accounts

---

REVELEY CHARITIES

(Incorporating the John Gale and Clarke Smith and Fuller Charities

Trustees' Report

For the year ended 31<sup>st</sup> December 2022

The Trustees present their report and the financial statements for the year ended 31<sup>st</sup> December 2022.

**Charity number** 205904

**Correspondence address** 12 Grange Road  
Bushey  
Herts WD23 2LE

**Trustees**

Chairman: Mr Chris Jordan

Vice Chairman: Mr Carey Keates

Hon. Secretary: Mrs Brenda Batten

Rev. Guy Edwards Resigned 3.2022, new appointee awaited.

Mrs. Marian Jordan

Mr. Bill Penketh

Mrs Katrina Power

Dr. Christine Singleton

Mr. John Whiteman

**Independent Examiner** Jack W Debnam  
September Cottage  
Hogpits Bottom  
Flauden  
Herts HP3 0QB

**Bankers** NatWest Bank plc  
9 The Broadway  
Stanmore  
Middlesex HA7 4XW

**Insurers** Ecclesiastical Insurance Group  
Brunswick Road  
Gloucester GL1 1JZ

(Incorporating the John Gale and Clarke Smith and Fuller Charities  
Trustees' Report  
For the year ended 31<sup>st</sup> December 2022

### **Structure, Governance & Management**

The full title of the Charity is: "The Reveley Charities, incorporating the John Gale and Clarke Smith and Fuller Charities".

The working title of the Charity is "The Reveley Charities", more often referred to as "The Reveley Trust".

a) **Committees**

The Trust operates with one Committee of Trustees which meets approximately quarterly. During the spring meeting the Annual General Meeting is held. There are no other committees at present; other sub-committees may be raised as required.

b) **Trustees selection, appointment and competence**

Under the terms of the Trust Deed (see below) the Trustees should consist of the Rector of the Parish of Bushey, and up to twelve other "non-official Trustees, who shall be competent persons, resident in the County of Herts or within ten miles of Bushey". New Trustees are appointed by the existing Trustees.

c) **Trust Deed**

The governing document of the Trust is the "Scheme for the Regulation and Management of the Charities of George Johnson Reveley" as approved on the 4<sup>th</sup> July 1881.

### **Objectives & Activities**

The Charity's sole purpose is the management of ten almshouses situated in Bushey, near Watford, which belong to the Charity, and are maintained to provide shelter for nine elderly residents, one dwelling being reserved for an employed Warden.

Under the terms of the Scheme document there are no restrictions on the Trustees with regard to the investment of capital, or the raising of loans.

The trustees confirm that they have referred to the guidance contained in the Charity Commission general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

### **Committee**

The Committee met on four occasions in the year, one meeting including the AGM. All meetings held were in accordance with Government Coronavirus guidelines. All further business has been conducted remotely electronically. Trustees who acted during the year appear on page 1 above.

### **Independent Examiner**

Mr Jack Debnam continues as Independent Examiner.

### **Activities and Results**

#### *Rents*

All cottages are occupied with one change of tenancy in the past year. Following a review of rent charges to ensure generation of income reserves and to keep the premises in good repair, there was an increase in charges in 2022.

### REVELEY CHARITIES

(Incorporating the John Gale and Clarke Smith and Fuller Charities  
Trustees' Report  
For the year ended 31<sup>st</sup> December 2022

### ***Maintenance***

Catch-up on general maintenance following Covid has been conducted during the year with all planned work completed. Replacement of more thermally efficient and secure rear doors to all ten cottages is programmed for early 2023, this to be funded from our cash reserves.

### ***Welfare of Residents***

Warden Marian Doyle continues to give attentive care to our residents, as did our Secretary Brenda Batten to the daily affairs of the Trust.

The charity is funded by the maintenance contribution from residents and investments. The former has been reviewed and in the light of our reserves and forecasted expenditure an increase as noted above has been made this year. Our investments have been kept under review.

Total incoming resources were £49,757, direct charitable expenditure £37,426. There was no surplus to reinvest this year. The charity is in a good financial state. No value is ascribed to the properties. The accounts are presented on a Receipts and Payments basis this year.

### ***Reserves Policy.***

The charity has cash reserves of £47,116 and investments of £341,763 representing 10 to 15 years direct charitable expenditure. This is considered adequate and appropriate in the light of the age of the buildings to be maintained. The adequacy of the reserves policy is reviewed annually.

This report was approved by the Trustees on the 22<sup>nd</sup> February 2023

Signed on behalf of the Trustees

C. Jordan

**Christopher Jordan**

**Chairman**

**Reveley Charities**

Charity 205904

Incorporating the John Gale, Clarke Smith and Fuller Charities

**Receipts & Payments Account****Year ended 31 December 2022**

|   | <b>2022</b>          | <b>2021</b>          |
|---|----------------------|----------------------|
|   | £                    | £                    |
| <b>Receipts</b>                         |                      |                      |
| Maintenance contributions               | 37,130               | 37,128               |
| Investment income                       | 12,627               | 9,910                |
| Legacy                                  | 0                    | 0                    |
| Sub total                               | <u>49,757</u>        | <u>47,038</u>        |
| Asset and Investment Sales              | 0                    | 0                    |
| Total Receipts                          | <u><u>49,757</u></u> | <u><u>47,038</u></u> |
| <b>Payments</b>                         |                      |                      |
| Repairs and Maintenance                 | 17,053               | 4,360                |
| Water Rates                             | 1,134                | 1,015                |
| Insurance                               | 2,755                | 2,673                |
| Light and Heat                          | 1,277                | 1,096                |
| Staff                                   | 840                  | 780                  |
| Communications                          | 345                  | 644                  |
| Sundries                                | 779                  | 413                  |
| Sub total                               | <u>24,183</u>        | <u>10,981</u>        |
| Asset and Investment purchases          | 13,243               | 10,548               |
| Total Payments                          | <u><u>37,426</u></u> | <u><u>21,529</u></u> |
| <b>Net Surplus (Deficit)</b>            | 12,331               | 25,509               |
| Cash funds last year end                | <u>34,785</u>        | <u>9,276</u>         |
| <b>Cash funds this year end (below)</b> | <u><u>47,116</u></u> | <u><u>34,785</u></u> |

**Statement of Assets and Liabilities at end of period****Cash Funds**

|   |                       |                       |
|---|-----------------------|-----------------------|
| Natwest Current Account                         | 46,616                | 34,785                |
| Unity Trust Bank                                | 500                   | 0                     |
| Natwest Business Reserve                        | 0                     | 0                     |
| COIF Endowment Fund                             | 0                     | 0                     |
| COIF Charities Deposit Fund                     | 0                     | 0                     |
|   | <u>47,116</u>         | <u>34,785</u>         |
| <b>Investments current value</b>                | <u><u>341,763</u></u> | <u><u>338,485</u></u> |
| <b>Housing Properties at cost net of grants</b> | <u><u>25,698</u></u>  | <u><u>25,698</u></u>  |



# Independent examiner's report on the accounts

## Section A

## Independent Examiner's Report

**Report to the trustees/  
members of**

Reveley Charities  
(Incorporating the John Gale, Clarke Smith and Fuller Charities)

**On accounts for the year  
ended**

31 December 2022

**Charity no  
(if any)**

205904

**Set out on pages**

1-4

(remember to include the page numbers of additional sheets)

**Respective  
responsibilities of  
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent  
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent  
examiner's statement**

In connection with my examination, no matter has come to my attention ~~(other than that disclosed below \*)~~

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn 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:**

**Date:**

22 January 2022

**Name:**

Jack W Debnam

**Relevant professional**

FCA Retired

qualification(s) or body  
(if any):

|  |
|--|
|  |
|--|

Address:

|                          |
|--------------------------|
| September Cottage        |
| Hogpits Bottom, Flaunden |
| Hemel Hempstead HP3 0QB  |

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material problems.

**GEORGE JOHNSON REVELEY'S CHARITY**

England & Wales - Charity number 205904

---

# Accounts

---

REVELEY CHARITIES  
(Incorporating the John Gale and Clarke Smith and Fuller Charities  
Trustees' Report  
For the year ended 31<sup>st</sup> December 2021

The Trustees present their report and the financial statements for the year ended 31<sup>st</sup> December 2021.

|                               |   |
|-------------------------------|---|
| <b>Charity number</b>         | 205904  |
| <b>Correspondence address</b> | 12 Grange Road<br>Bushey<br>Herts WD23 2LE  |
| <b>Trustees</b>               |   |
| Chairman:                     | Mr Chris Jordan   |
| Vice Chairman:                | Mr Carey Keates   |
| Hon. Secretary:               | Mrs Brenda Batten   |
|                               | Rev. Guy Edwards<br>Mrs. Marian Jordan<br>Mr. Bill Penketh<br>Mrs Katrina Power<br>Dr. Christine Singleton<br>Mr. John Whiteman |
| <b>Independent Examiner</b>   | Jack W Debnam<br>September Cottage<br>Hogpits Bottom<br>Flauden<br>Herts HP3 OQB  |
| <b>Bankers</b>                | NatWest Bank plc<br>9 The Broadway<br>Stanmore<br>Middlesex HA7 4XW   |
| <b>Insurers</b>               | Ecclesiastical Insurance Group<br>Brunswick Road<br>Gloucester GL1 1JZ  |

## REVELEY CHARITIES

(Incorporating the John Gale and Clarke Smith and Fuller Charities

Trustees' Report

For the year ended 31<sup>st</sup> December 2021

### **Structure, Governance & Management**

The full title of the Charity is: "The Reveley Charities, incorporating the John Gale and Clarke Smith and Fuller Charities".

The working title of the Charity is "The Reveley Charities", more often referred to as "The Reveley Trust".

a) **Committees**

The Trust operates with one Committee of Trustees which meets approximately quarterly. During the spring meeting the Annual General Meeting is held. There are no other committees at present; other sub-committees may be raised as required.

b) **Trustees selection, appointment and competence**

Under the terms of the Trust Deed (see below) the Trustees should consist of the Rector of the Parish of Bushey, and up to twelve other "non-official Trustees, who shall be competent persons, resident in the County of Herts or within ten miles of Bushey". New Trustees are appointed by the existing Trustees.

c) **Trust Deed**

The governing document of the Trust is the "Scheme for the Regulation and Management of the Charities of George Johnson Reveley" as approved on the 4<sup>th</sup> July 1881.

### **Objectives & Activities**

The Charity's sole purpose is the management of ten almshouses situated in Bushey, near Watford, which belong to the Charity, and are maintained to provide shelter for nine elderly residents, one dwelling being reserved for an employed Warden.

Under the terms of the Scheme document there are no restrictions on the Trustees with regard to the investment of capital, or the raising of loans.

The trustees confirm that they have referred to the guidance contained in the Charity Commission general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

### **Committee**

The Committee met on three occasions in the year, one meeting including the AGM. All meetings held were in accordance with Government Coronavirus guidelines. All further business has been conducted remotely electronically. Trustees who acted during the year appear on page 1 above.

### **Independent Examiner**

Mr Jack Debnam continues as Independent Examiner.

### **Activities and Results**

#### *Rents*

All cottages are occupied with no changes of tenancy in the past year. Following a review of rent charges to ensure generation of income reserves and to keep the premises in good repair, there was an increase in charges in 2021.

REVELEY CHARITIES

(Incorporating the John Gale and Clarke Smith and Fuller Charities

Trustees' Report

For the year ended 31<sup>st</sup> December 2021

***Maintenance***

Because of Covid restrictions general maintenance only has been conducted during the year with an action plan drawn up for deferred work to be done in 2022.

***Welfare of Residents***

Warden Marian Doyle continues to give attentive care to our residents, as did our Secretary Brenda Batten to the daily affairs of the Trust.

The charity is funded by the maintenance contribution from residents and investments. The former has been reviewed and in the light of our reserves and forecasted expenditure an increase as noted above has been made this year. Our investments have been kept under review.

Total incoming resources were £47, 038, direct charitable expenditure £21, 529. The charity is in a good financial state. No value is ascribed to the properties. The accounts are presented on a Receipts and Payments.

***Reserves Policy.***

The charity has cash reserves of £34, 785 and investments of £338,485 representing 10 to 15 years direct charitable expenditure. This is considered adequate and appropriate in the light of the age of the buildings to be maintained. The adequacy of the reserves policy is reviewed annually.

This report to be approved by the Trustees at the AGM the 15<sup>th</sup> March 2022

Signed on behalf of the Trustees

C. Jordan

**Christopher Jordan**

**Chairman**

**Reveley Charities**  
 Incorporating the John Gale, Clarke Smith and Fuller Charities  
**Receipts & Payments Account**  
**Year ended 31 December 2021**

Charity 205904

|   | <b>2021</b>          | <b>2020</b>          |
|---|----------------------|----------------------|
|   | <b>£</b>             | <b>£</b>             |
| <b>Receipts</b>                         |                      |                      |
| Maintenance contributions               | 37,128               | 33,822               |
| Investment income                       | 9,910                | 11,997               |
| Legacy                                  | 0                    | 1,004                |
| Sub total                               | <u>47,038</u>        | <u>46,823</u>        |
| Asset and Investment Sales              | 0                    | 0                    |
| Total Receipts                          | <u><u>47,038</u></u> | <u><u>46,823</u></u> |
| <b>Payments</b>                         |                      |                      |
| Repairs and Maintenance                 | 4,360                | 30,482               |
| Water Rates                             | 1,015                | 1,093                |
| Insurance                               | 2,673                | 2,572                |
| Light and Heat                          | 1,096                | 706                  |
| Staff                                   | 780                  | 830                  |
| Communications                          | 644                  | 1,699                |
| Sundries                                | 413                  | 2,633                |
| Sub total                               | <u>10,981</u>        | <u>40,015</u>        |
| Asset and Investment purchases          | 10,548               | 12,612               |
| Total Payments                          | <u><u>21,529</u></u> | <u><u>52,627</u></u> |
| <b>Net Surplus (Deficit)</b>            | 25,509               | -5,804               |
| Cash funds last year end                | 9,276                | 15,080               |
| <b>Cash funds this year end (below)</b> | <u><u>34,785</u></u> | <u><u>9,276</u></u>  |

**Statement of Assets and Liabilities at end of period**

**Cash Funds**

|                             |               |              |
|-----------------------------|---------------|--------------|
| Natwest Current Account     | 34,785        | 8,495        |
| Natwest Business Reserve    | 0             | 115          |
| COIF Endowment Fund         | 0             | 247          |
| COIF Charities Deposit Fund | 0             | 419          |
|                             | <u>34,785</u> | <u>9,276</u> |

**Investments current value**

338,485      298,458      13.41%

**Housing Properties at cost net of grants**

25,698      25,698



# Independent examiner's report on the accounts

## Section A

## Independent Examiner's Report

**Report to the trustees/  
members of**

Reveley Charities  
(Incorporating the John Gale, Clarke Smith and Fuller Charities)

**On accounts for the year  
ended**

31 December 2021

**Charity no  
(if any)**

205904

**Set out on pages**

1-4

(remember to include the page numbers of additional sheets)

**Respective  
responsibilities of  
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent  
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent  
examiner's statement**

In connection with my examination, no matter has come to my attention ~~(other than that disclosed below \*)~~

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn 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:**

**Date:**

29 January 2021

**Name:**

Jack W Debnam

**Relevant professional**

FCA Retired

qualification(s) or body  
(if any):

|  |
|--|
|  |
|--|

Address:

|                          |
|--------------------------|
| September Cottage        |
| Hogpits Bottom, Flaunden |
| Hemel Hempstead HP3 0QB  |

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material problems.