

# ST MARY'S CHURCH HOMES

England & Wales · Charity number 213835

## Details

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**Other names** ST MARY'S CHURCH HOMES AND OTHER CHARITIES

**Status** Registered

**Legal form** Other

**Registered** 1963-05-10

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 28 Airedale Road  
London  
W5 4SD

**Phone** 02088405939

## Activities

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**Objects:** THE ALMSHOUSE SHALL BE FOREVER HEREAFTER OCCUPIED BY POOR AND AGED PERSONS OF GOOD CHARACTER BEING BONA FIDE MEMBERS OF THE CHURCH OF ENGLAND.

**Activities:** Provision of accommodation in 14 flats (almshouses) in Ealing London W5 for elderly or disabled people of limited means. 13 of these have one bedroom, 1 has two bedrooms. One of the one bedroom flats and the two bedroom flat are suitable for residents with impaired mobility.

## Classification

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

## Geography

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- Ealing

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£73,559	£35,100	-	-
2023-12-31	£72,897	£206,404	-	-
2022-12-31	£67,293	£40,059	-	-
2021-12-31	£61,798	£35,999	-	-
2020-12-31	£62,900	£19,536	-	-

## Trustees

Name	Role	Appointed
Agata Leighton		2021-11-15
Catherine Mary Slack		2023-10-02
IAN GUTHRIE		2012-08-08
MR CHRIS HUTSON		2017-09-11
MR CHRIS PYE		2015-08-26
ROBERT TIMOTHY KIPLING		
ROGER JESSE JARMAN		2012-08-08
Rev Joy Elizabeth French		2025-09-17
SHEILA MACLEOD		2017-05-22

## Linked charities

- BROWSE ENDOWMENT FUND (213835-1)
- JAMES WILLIAM TIDY (213835-2)
- GLEDSTANES ENDOWMENT FUND (213835-3)
- PATTIE ELAINE TOWNLEY TAYLOR (213835-4)
- SIDNEY ALGERNON MASTERS JONES (213835-5)

**ST MARY'S CHURCH HOMES**

England & Wales - Charity number 213835

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# Accounts

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# Trustees' Annual Report for the period

Period start date

Period end date

From 01 Jan 2024 To 31 Dec 2024

## Section A Reference and administration details

Charity name **St Mary's Church Homes**

Other names charity is known by

Registered charity number (if any) **213835**

Charity's principal address **28 Airedale Road, Ealing, London**

Postcode

**W5 4SD**

### 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	Steve Paynter	Chairman	to January 2024	Ex officio
2	Roger Jarman	Clerk to the Trustees		Trustees
3	Robert Kipling	Treasurer		Trustees
4	Aggie Leighton	Minutes Secretary		Trustees
5	Ian Guthrie	-		Trustees
6	Chris Pye	-		Trustees
7	Chris Hutson	-		Trustees
8	Sheila Macleod	-		Trustees
9	Cathie Slack	-		Trustees
10				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
n/a	

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
n/a		

### Name of chief executive or names of senior staff members (Optional information)

n/a
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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust deed (conveyance) dated 9 Jan 1900, amended by a scheme dated 14 Jan 1971. There were amendments by resolution dated 22 Dec 1987, 2 Mar 1988, 30 Jan 1992, 21 Jan 2019, 13 May 2019 and 6 Sep 2021.
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Vicar of St Mary's Church Ealing is Chairman ex officio. Other trustees are appointed by the trustees.

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Policy documents covering allocations, complaints, conflict of interest, data protection, disaster recovery, equality and diversity, financial controls, health and safety, investment, repairs, reserves, safeguarding and trustees' duty of care were in place at the start of 2024.

Rev Steve Paynter left his role as Vicar of St Mary's Church Ealing in January 2024. Roger Jarman, Clerk to the Trustees, is acting as Chairman until the new Vicar (Rev Joy French) joins in September 2025.

## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

The Almshouse shall be forever hereafter occupied by poor and aged persons of good character being bona fide members of the Church of England.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit in making decisions to which that guidance is relevant. The charity has continued to fulfill its charitable purpose of providing good accommodation to persons of limited means within the terms of its governing documents.

The charity provides accommodation in 14 Flats (Almshouses) in Ealing London W5 for elderly or disabled people of limited means. 13 of these have one bedroom, one has two bedrooms. One of the one bedroom flats and the two bedroom flat are suitable for residents with impaired mobility.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

All flats were occupied at the start of 2024. During 2024 one resident moved to a care home at the age of 101 having lived at St Mary's House for 40 years. The flat was redecorated and has been occupied by a new resident since 1 May 2025.

During 2024 a Quinquennial Report and Reinstatement Cost Assessment were received. These are being used to determine the programme of maintenance work for 2025 and for the insurance renewal.

## Section E Financial review

**Brief statement of the charity's policy on reserves**

The charity seeks to hold at least £50,000 in readily realisable assets in accordance with its reserves policy. Reserves are currently being rebuilt following the expenditure on replacing the windows in 2023. Reserves are held to cover possible fluctuations in income or expenditure, including major disaster, future major projects and against the liability for the current loans from The Almshouse Association. As at the end of 2024 readily realisable assets were £39,561. This excludes the endowment fund and the outstanding loans from The Almshouse Association which are repayable by instalments ending in 2033.

**Details of any funds materially in deficit**

None

**Further financial review details (Optional information)**

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The majority of income is the monthly maintenance contributions from residents. There is a small amount of income from the endowment funds and feed in tariff rebates on the solar panels.

Most of the realisable reserves are held in the COIF Charities Deposit Fund and in the current account. Unrestricted funds include one share in the M&G Charity Multi Asset Accumulation Fund. This fund is likely to be used when the trustees restart to invest in a managed fund.

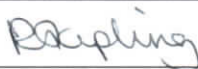

## Section F Other optional information

None

## Section G Declaration

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

**Signed on behalf of the charity's trustees**

<b>Signature(s)</b>		
<b>Full name(s)</b>	Robert Timothy Kipling	Roger Jesse Jarman
<b>Position</b>	Treasurer	Acting Chairman and Clerk to the Trustees

**Date** 28 JULY 2025

**ST. MARY'S CHURCH HOMES AND OTHER CHARITIES**

**RECEIPTS AND PAYMENTS ACCOUNT  
YEAR ENDED 31ST DECEMBER 2024**

	2024	£	2023	£
	£		£	
<b>Receipts</b>				
Contribution from residents	66,440		65,120	
Income on investments	4,259		3,999	
Interest on deposit accounts	487		1,445	
Electricity generation (solar panels)	2,373		2,333	
Loan received	0		55,000	
		<u>73,559</u>		<u>127,897</u>
<b>Payments</b>				
Repairs & maintenance	17,834		15,089	
Replacement of windows	1,899		178,556	
Rates & insurance	7,961		7,223	
Cleaning, heating & lighting	2,220		2,123	
Garden maintenance	1,389		1,626	
Gifts	2,462		1,007	
Sundry expenses	560		280	
Loan fees	775		500	
Loan repayments	15,500		10,000	
		<u>50,600</u>		<u>216,404</u>
<b>Surplus (Deficit) for the year</b>		<u><u>22,959</u></u>		<u><u>-88,507</u></u>
<b>Represented by:</b>				
<b>Balance brought forward</b>				
Current Account	16,502		35,109	
COIF Charities Deposit Fund	100		70,000	
		<u>16,602</u>		<u>105,109</u>
<b>Balance carried forward</b>				
Current Account	19,561		16,502	
COIF Charities Deposit Fund	20,000		100	
		<u>39,561</u>		<u>16,602</u>
<b>Increase (Decrease) in Accumulated Funds</b>		<u><u>22,959</u></u>		<u><u>-88,507</u></u>

## ST. MARY'S CHURCH HOMES AND OTHER CHARITIES

### STATEMENT OF ASSETS AND LIABILITIES YEAR ENDED 31ST DECEMBER 2024

#### Freehold property and building known as

St Mary's Church Homes, Church Gardens, Ealing, London W5 4HL

Illustrative value at 31 December 2016 5,000,000  
(13 1-bedroom flats @ £350,000, 1 2-bedroom flat @ £450,000)

#### Endowment funds

(Charity normally only entitled to income)

		Number of shares	Value (p) per share	Value £
JW Tidy Bequest	Charities Official Investment Fund Income Shares	104.68	2029.33	2,124
Gledstones Bequest	M&G Charity Multi Asset Income Shares	1,404	92.83	1,303
Taylor Bequest	M&G Charity Multi Asset Income Shares	15,972	92.83	14,827
Jones Bequest	M&G Charity Multi Asset Income Shares	4,332	92.83	4,021
Undesignated	M&G Charity Multi Asset Income Shares	2,932	92.83	2,722
Browse Bequest	M&G Charity Multi Asset Income Shares	79,096	92.83	73,425
				<u>98,422</u>

#### Trustee investments

Repair Fund	M&G Charity Multi Asset Accumulation Shares	1	12107.14	121
				<u>121</u>

#### Deposit / current accounts

Nat West Current Account	19,561
COIF Charities Deposit Fund	20,000
	<u>39,561</u>

#### Total assets

5,138,104

#### Liabilities

Loan from Almshouse Association	69,500
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#### Total liabilities

69,500

I report on the accounts of the Trust for the year ended 31st December 2024 which are set out on pages 1 and 2.

This report to the Trustees is in respect of an independent examination carried out under section 43 of the Charities Act 1993.

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect, the requirements:

- to keep accounting records in accordance with section 41 of the Act; and
- to prepare accounts which accord with the accounting records, and comply with the accounting requirements of the Act

have not been met.

Mr R T Kipling, Honorary Treasurer

15 June 2025

Mr S Merrill, Independent Examiner

11 Trent Avenue, Ealing, London

15 June 2025

**ST. MARY'S CHURCH HOMES AND OTHER CHARITIES**

**RECEIPTS AND PAYMENTS ACCOUNT  
YEAR ENDED 31ST DECEMBER 2024**

	2024	£	2023	£
	£		£	
<b>Receipts</b>				
Contribution from residents	66,440		65,120	
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		<u>50,600</u>		<u>216,404</u>
<b>Surplus (Deficit) for the year</b>		<u><u>22,959</u></u>		<u><u>-88,507</u></u>
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<b>Increase (Decrease) in Accumulated Funds</b>		<u><u>22,959</u></u>		<u><u>-88,507</u></u>

## ST. MARY'S CHURCH HOMES AND OTHER CHARITIES

### STATEMENT OF ASSETS AND LIABILITIES YEAR ENDED 31ST DECEMBER 2024

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Illustrative value at 31 December 2016 5,000,000  
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Mr R T Kipling, Honorary Treasurer

15 June 2025

Mr S Merrill, Independent Examiner

11 Trent Avenue, Ealing, London

15 June 2025

**ST MARY'S CHURCH HOMES**

England & Wales - Charity number 213835

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# Accounts

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# Trustees' Annual Report for the period

Period start date

Period end date

From 01 Jan 2023 To 31 Dec 2023

## Section A Reference and administration details

Charity name **St Mary's Church Homes**

Other names charity is known by

Registered charity number (if any) **213835**

Charity's principal address **28 Airedale Road, Ealing, London**

Postcode

**W5 4SD**

### 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	Steve Paynter	Chairman	[to January 2024]	Ex officio
2	Roger Jarman	Clerk to the Trustees		Trustees
3	Robert Kipling	Treasurer		Trustees
4	Aggie Leighton	Minutes Secretary		Trustees
5	Ian Guthrie	-		Trustees
6	Chris Pye	-		Trustees
7	Chris Hutson	-		Trustees
8	Sheila Macleod	-		Trustees
9	Cathie Slack	-	from 2 October 2023	Trustees
10				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
n/a	

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
n/a		

### Name of chief executive or names of senior staff members (Optional information)

n/a
-----

## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust deed (conveyance) dated 9 Jan 1900, amended by a scheme dated 14 Jan 1971. There were amendments by resolution dated 22 Dec 1987, 2 Mar 1988, 30 Jan 1992, 21 Jan 2019, 13 May 2019 and 6 Sep 2021.
How the charity is constituted (eg trust association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Vicar of St Mary's Church Ealing is Chairman ex officio. Other trustees are appointed by the trustees.

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Policy documents covering allocations, complaints, conflict of interest, data protection, disaster recovery, equality and diversity, financial controls, health and safety, investment, repairs, reserves, safeguarding and trustees' duty of care were in place at the start of 2023.

Rev Steve Paynter left his role as Vicar of St Mary's Church Ealing in January 2024. Roger Jarman, Clerk to the Trustees, is acting as Chairman until a new Vicar is appointed.

## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

The Almshouse shall be forever hereafter occupied by poor and aged persons of good character being bona fide members of the Church of England.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit in making decisions to which that guidance is relevant. The charity has continued to fulfill its charitable purpose of providing good accommodation to persons of limited means within the terms of its governing documents.

The charity provides accommodation in 14 Flats (Almshouses) in Ealing London W5 for elderly or disabled people of limited means. 13 of these have one bedroom, one has two bedrooms. One of the one bedroom flats and the two bedroom flat are suitable for residents with impaired mobility.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

All flats were occupied during 2023. There have been no changes in residents since March 2022.

During 2021 the trustees received a report from the architects on the condition of the windows. The front windows were the originals from 1900 with secondary double glazing and the trustees decided to consider complete replacement as well as other options. During 2022 the trustees obtained quotes for wooden and PVC windows and decided to proceed with replacing all the front windows with new wooden windows.

A contract to make and install the windows was signed with a window manufacture in January 2023. The trustees worked closely with their previous architects and appointed them as architect and quantity surveyor for this project. This included arranging and administering a separate contract with a local building firm to provide scaffolding and carry out redecoration to make good the interior and exterior following the installation of the windows.

Work on site took place between May – July 2023. The quality of the window frames and the windows is very high. The design matches the previous windows and hence preserves the look of the building. By replacing all the front windows at the same time we benefited from economies of scale. We will also avoid maintenance costs from deterioration if the existing windows had remained in place. The new windows are expected to last for 100 years and maintenance costs should be low.

The trustees were concerned to look after the welfare of the residents before and during the work taking place. Opportunities were provided for residents to discuss the programme as well as being given written updates on timing and how the work might impact them.

The residents are pleased with the ease of opening and closing the new windows. In the summer this makes it easier for them to ventilate their front room. In winter the improved insulation will help to contain energy bills. They gave feedback that both the fitters and the builders were always courteous and considerate. They are all proud of their new windows and the neat finish to the decoration in that area.

The work was funded from reserves and an additional loan from The Almshouse Association of £55,000. The total cost of the project was £180,000.

More information on this project is available on The Almshouse Association website:

[Association loan case study: St Mary's House almshouses | The Almshouse Association](#)

A new fire alarm system was installed based on a fire risk assessment by a specialist firm to ensure we comply with recent developments in fire safety.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

The charity seeks to hold at least £50,000 in readily realisable assets in accordance with its reserves policy. Reserves are currently being rebuilt following the expenditure on replacing the windows. Reserves are held to cover possible fluctuations in income or expenditure, including major disaster, future major projects and against the liability for the current loan from The Almshouse Association. As at the end of 2023 readily realisable assets were £16,602. This excludes the endowment fund and the outstanding loans from The Almshouse Association which are repayable by instalments ending in 2033.

### Details of any funds materially in deficit

None

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The majority of income is the monthly maintenance contributions from residents. There is a small amount of income from the endowment funds and feed in tariff rebates on the solar panels.

Most of the realisable reserves are held in the COIF Charities Deposit Fund and in the current account. Unrestricted funds include one share in the M&G Charity Multi Asset Accumulation Fund. This fund is likely to be used when the trustees restart to invest in a managed fund.

## Section F

## Other optional information

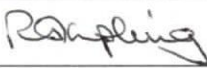

None

## Section G

## Declaration

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

### Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Robert Timothy Kipling	Roger Jesse Jarman
Position	Treasurer	Acting Chairman and Clerk to the Trustees

Date

**ST. MARY'S CHURCH HOMES AND OTHER CHARITIES**

**RECEIPTS AND PAYMENTS ACCOUNT  
YEAR ENDED 31ST DECEMBER 2023**

	2023		2022	
	£	£	£	£
<b>Receipts</b>				
Contribution from residents	65,120		60,700	
Income on investments	3,999		3,673	
Interest on deposit accounts	1,445		558	
Electricity generation (solar panels)	2,333		2,362	
Loan received	55,000		0	
		<u>127,897</u>		<u>67,293</u>
<b>Payments</b>				
Repairs & maintenance	15,089		18,844	
Replacement of windows	178,556		0	
Architect surveys	0		6,936	
Rates & insurance	7,223		6,868	
Cleaning, heating & lighting	2,123		2,682	
Garden maintenance	1,626		1,295	
Gifts	1,007		2,636	
Sundry expenses	280		298	
Loan fees	500		500	
Loan repayments	10,000		10,000	
		<u>216,404</u>		<u>50,059</u>
<b>Surplus (Deficit) for the year</b>		<u><u>-88,507</u></u>		<u><u>17,234</u></u>
<b>Represented by:</b>				
<b>Balance brought forward</b>				
Current Account	35,109		57,875	
COIF Charities Deposit Fund	70,000		30,000	
		<u>105,109</u>		<u>87,875</u>
<b>Balance carried forward</b>				
Current Account	16,502		35,109	
COIF Charities Deposit Fund	100		70,000	
		<u>16,602</u>		<u>105,109</u>
<b>Increase (Decrease) in Accumulated Funds</b>		<u><u>-88,507</u></u>		<u><u>17,234</u></u>

**ST. MARY'S CHURCH HOMES AND OTHER CHARITIES**

**STATEMENT OF ASSETS AND LIABILITIES  
YEAR ENDED 31ST DECEMBER 2023**

**Freehold property and building known as**

St Mary's Church Homes, Church Gardens, Ealing, London W5 4HL

Illustrative value at 31 December 2016 5,000,000  
(13 1-bedroom flats @ £350,000, 1 2-bedroom flat @ £450,000)

**Endowment funds**

(Charity normally only entitled to income)

		Number of shares	Value (p) per share	Value £
JW Tidy Bequest	Charities Official Investment Fund Income Shares	104.68	1984.50	2,077
Gledstones Bequest	M&G Charity Multi Asset Income Shares	1,404	89.82	1,261
Taylor Bequest	M&G Charity Multi Asset Income Shares	15,972	89.82	14,346
Jones Bequest	M&G Charity Multi Asset Income Shares	4,332	89.82	3,891
Undesignated	M&G Charity Multi Asset Income Shares	2,932	89.82	2,634
Browse Bequest	M&G Charity Multi Asset Income Shares	79,096	89.82	71,044
				95,253

**Trustee investments**

Repair Fund	M&G Charity Multi Asset Accumulation Shares	1	11208.26	112
				112

**Deposit / current accounts**

Nat West Current Account				16,502
COIF Charities Deposit Fund				100
				16,602

**Total assets**

5,111,967

**Liabilities**

Loans from Almshouse Association 85,000

**Total liabilities**

85,000

I report on the accounts of the Trust for the year ended 31st December 2023 which are set out on pages 1 and 2.

This report to the Trustees is in respect of an independent examination carried out under section 43 of the Charities Act 1993.

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect, the requirements:

- to keep accounting records in accordance with section 41 of the Act; and
- to prepare accounts which accord with the accounting records, and comply with the accounting requirements of the Act

have not been met.

*R. Kipling*

Mr R T Kipling, Honorary Treasurer

20 May 2024

*S. Merrill*

Mr S Merrill, Independent Examiner

11 Trent Avenue, Ealing, London

20 May 2024

**ST. MARY'S CHURCH HOMES AND OTHER CHARITIES**

**RECEIPTS AND PAYMENTS ACCOUNT  
YEAR ENDED 31ST DECEMBER 2023**

	2023		2022	
	£	£	£	£
<b>Receipts</b>				
Contribution from residents	65,120		60,700	
Income on investments	3,999		3,673	
Interest on deposit accounts	1,445		558	
Electricity generation (solar panels)	2,333		2,362	
Loan received	55,000		0	
		<u>127,897</u>		<u>67,293</u>
<b>Payments</b>				
Repairs & maintenance	15,089		18,844	
Replacement of windows	178,556		0	
Architect surveys	0		6,936	
Rates & insurance	7,223		6,868	
Cleaning, heating & lighting	2,123		2,682	
Garden maintenance	1,626		1,295	
Gifts	1,007		2,636	
Sundry expenses	280		298	
Loan fees	500		500	
Loan repayments	10,000		10,000	
		<u>216,404</u>		<u>50,059</u>
<b>Surplus (Deficit) for the year</b>		<u><u>-88,507</u></u>		<u><u>17,234</u></u>
<b>Represented by:</b>				
<b>Balance brought forward</b>				
Current Account	35,109		57,875	
COIF Charities Deposit Fund	70,000		30,000	
		<u>105,109</u>		<u>87,875</u>
<b>Balance carried forward</b>				
Current Account	16,502		35,109	
COIF Charities Deposit Fund	100		70,000	
		<u>16,602</u>		<u>105,109</u>
<b>Increase (Decrease) in Accumulated Funds</b>		<u><u>-88,507</u></u>		<u><u>17,234</u></u>

**ST. MARY'S CHURCH HOMES AND OTHER CHARITIES**

**STATEMENT OF ASSETS AND LIABILITIES  
YEAR ENDED 31ST DECEMBER 2023**

**Freehold property and building known as**

St Mary's Church Homes, Church Gardens, Ealing, London W5 4HL

Illustrative value at 31 December 2016 5,000,000  
(13 1-bedroom flats @ £350,000, 1 2-bedroom flat @ £450,000)

**Endowment funds**

(Charity normally only entitled to income)

		Number of shares	Value (p) per share	Value £
JW Tidy Bequest	Charities Official Investment Fund Income Shares	104.68	1984.50	2,077
Gledstones Bequest	M&G Charity Multi Asset Income Shares	1,404	89.82	1,261
Taylor Bequest	M&G Charity Multi Asset Income Shares	15,972	89.82	14,346
Jones Bequest	M&G Charity Multi Asset Income Shares	4,332	89.82	3,891
Undesignated	M&G Charity Multi Asset Income Shares	2,932	89.82	2,634
Browse Bequest	M&G Charity Multi Asset Income Shares	79,096	89.82	71,044
				95,253

**Trustee investments**

Repair Fund	M&G Charity Multi Asset Accumulation Shares	1	11208.26	112
				112

**Deposit / current accounts**

Nat West Current Account				16,502
COIF Charities Deposit Fund				100
				16,602

**Total assets**

5,111,967

**Liabilities**

Loans from Almshouse Association 85,000

**Total liabilities**

85,000

I report on the accounts of the Trust for the year ended 31st December 2023 which are set out on pages 1 and 2.

This report to the Trustees is in respect of an independent examination carried out under section 43 of the Charities Act 1993.

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect, the requirements:

- to keep accounting records in accordance with section 41 of the Act; and
- to prepare accounts which accord with the accounting records, and comply with the accounting requirements of the Act

have not been met.

*R. Kipling*

Mr R T Kipling, Honorary Treasurer

20 May 2024

*S. Merrill*

Mr S Merrill, Independent Examiner

11 Trent Avenue, Ealing, London

20 May 2024

**ST MARY'S CHURCH HOMES**

England & Wales - Charity number 213835

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# Accounts

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# Trustees' Annual Report for the period

Period start date

Period end date

From 01 Jan 2022 To 31 Dec 2022

## Section A Reference and administration details

Charity name **St Mary's Church Homes**

Other names charity is known by

Registered charity number (if any) **213835**

Charity's principal address **28 Airedale Road, Ealing, London**

Postcode

**W5 4SD**

### 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	Steve Paynter	Chairman		Ex officio
2	Roger Jarman	Clerk to the Trustees		Trustees
3	Robert Kipling	Treasurer		Trustees
4	Aggie Leighton	Minutes Secretary		Trustees
5	Tim Cheung	-	To 11 October 2022	Trustees
6	Ian Guthrie	-		Trustees
7	Chris Pye	-		Trustees
8	Chris Hutson	-		Trustees
9	Sheila Macleod	-		Trustees
10				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
n/a	

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
n/a		

### Name of chief executive or names of senior staff members (Optional information)

n/a
-----

## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust deed (conveyance) dated 9 Jan 1900, amended by a scheme dated 14 Jan 1971. There were amendments by resolution dated 22 Dec 1987, 2 Mar 1988, 30 Jan 1992, 21 Jan 2019, 13 May 2019 and 6 Sep 2021.
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Vicar of St Mary's Church Ealing is Chairman ex officio. Other trustees are appointed by the trustees.

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Policy documents covering allocations, complaints, conflict of interest, data protection, disaster recovery, equality and diversity, financial controls, health and safety, investment, repairs, reserves and safeguarding were in place at the start of 2022.

A policy was adopted in 2022 regarding the trustees' duty of care in respect of a resident's ability to maintain independent living.

## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

The Almshouse shall be forever hereafter occupied by poor and aged persons of good character being bona fide members of the Church of England.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit in making decisions to which that guidance is relevant. The charity has continued to fulfill its charitable purpose of providing good accommodation to persons of limited means within the terms of its governing documents.

The charity provides accommodation in 14 Flats (Almshouses) in Ealing London W5 for elderly or disabled people of limited means. 13 of these have one bedroom, one has two bedrooms. One of the one bedroom flats and the two bedroom flat are suitable for residents with impaired mobility.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

A vacancy arose in December 2021 due to a resident moving away. The flat was redecorated while it was vacant. A new resident moved into this flat in March 2022. All flats were occupied for the remainder of 2022.

During 2021 the trustees received a report from the architects on the condition of the windows. The front windows were the originals from 1900 with secondary double glazing and the trustees decided to consider complete replacement as well as other options.

During 2022 the trustees obtained quotes for wooden and PVC windows and decided to proceed with replacing all the front windows with new wooden windows. A contract to make the windows was signed with George Barnsdale in January 2023. The trustees have worked closely with their architects Geoff Beardsley and Partners and appointed them as architects for the whole project. This includes arranging and administering a separate contract with builders to provide scaffolding and carry out redecoration to make good the interior and exterior following the installation of the windows.

The trustees were concerned to look after the welfare of the residents before and during the work taking place. Opportunities were provided for residents to discuss the programme as well as being given written updates on timing and how the work might impact them.

The trustees put in place arrangements for an additional loan from The Almshouse Association in 2023 to help fund the work.

[Work on site started in May 2023.]

During the year the trustees received registration of a piece of land which has been used as part of the gardens for many years. This registration is a possessory title based on adverse possession of the land over many years.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

The charity seeks to hold at least £50,000 in readily realisable assets in accordance with its reserves policy. Reserves are currently being rebuilt to provide a substantial contribution to the cost of the new windows. Reserves are held to cover possible fluctuations in income or expenditure, including major disaster, the estimated cost of replacement of the front windows referred to in Section D above and against the liability for the current loan from the Almshouse Association. As at the end of 2022 readily realisable assets were £105,109. This excludes the endowment fund and the outstanding loan from the Almshouse Association which is repayable by annual instalments ending in 2026.

### Details of any funds materially in deficit

None

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The majority of income is the monthly maintenance contributions from residents. There is a small amount of income from the endowment funds and feed in tariff rebates on the solar panels.

Most of the realisable reserves are held in the COIF Charities Deposit Fund and in the current account. Unrestricted funds include one share in the M&G Charity Multi Asset Accumulation Fund. This fund is likely to be used when the trustees restart to invest in a managed fund.

## Section F

## Other optional information


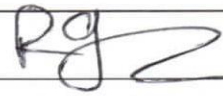
None

## Section G

## Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Stephen Denis Paynter	Roger Jesse Jarman
Position	Chair	Clerk to the Trustees

Date

19<sup>th</sup> June 2023

**ST. MARY'S CHURCH HOMES AND OTHER CHARITIES**

**RECEIPTS AND PAYMENTS ACCOUNT  
YEAR ENDED 31ST DECEMBER 2022**

	2022	£	2021	£
	£		£	
<b>Receipts</b>				
Contribution from residents	60,700		57,060	
Income on investments	3,673		3,479	
Interest on deposit accounts	558		3	
Electricity generation (solar panels)	2,362		1,256	
		<u>67,293</u>		<u>61,798</u>
<b>Payments</b>				
Repairs & maintenance	18,844		22,622	
Architect surveys	6,936		0	
Rates & insurance	6,868		6,195	
Cleaning, heating & lighting	2,682		2,309	
Garden maintenance	1,295		3,189	
Gifts	2,636		819	
Sundry expenses	298		365	
Loan fees	500		500	
Loan repayments	10,000		10,000	
		<u>50,059</u>		<u>45,999</u>
<b>Surplus (Deficit) for the year</b>		<u><u>17,234</u></u>		<u><u>15,799</u></u>
<b>Represented by:</b>				
<b>Balance brought forward</b>				
Current Account	57,875		42,076	
COIF Charities Deposit Fund	30,000		30,000	
		<u>87,875</u>		<u>72,076</u>
<b>Balance carried forward</b>				
Current Account	35,109		57,875	
COIF Charities Deposit Fund	70,000		30,000	
		<u>105,109</u>		<u>87,875</u>
<b>Increase (Decrease) in Accumulated Funds</b>		<u><u>17,234</u></u>		<u><u>15,799</u></u>

## ST. MARY'S CHURCH HOMES AND OTHER CHARITIES

### STATEMENT OF ASSETS AND LIABILITIES YEAR ENDED 31ST DECEMBER 2022

#### Freehold property and building known as

St Mary's Church Homes, Church Gardens, Ealing, London W5 4HL

Illustrative value at 31 December 2016 5,000,000  
(13 1-bedroom flats @ £350,000, 1 2-bedroom flat @ £450,000)

#### Endowment funds

(Charity normally only entitled to income)

		Number of shares	Value (p) per share	Value £
JW Tidy Bequest	Charities Official Investment Fund Income Shares	104.68	1814.93	1,900
Gledstones Bequest	M&G Charity Multi Asset Income Shares	1,404	88.31	1,240
Taylor Bequest	M&G Charity Multi Asset Income Shares	15,972	88.31	14,105
Jones Bequest	M&G Charity Multi Asset Income Shares	4,332	88.31	3,826
Undesignated	M&G Charity Multi Asset Income Shares	2,932	88.31	2,589
Browse Bequest	M&G Charity Multi Asset Income Shares	79,096	88.31	69,850
				<u>93,510</u>

#### Trustee investments

Repair Fund	M&G Charity Multi Asset Accumulation Shares	1	10553.09	106
				<u>106</u>

#### Deposit / current accounts

Nat West Current Account	35,109
COIF Charities Deposit Fund	70,000
	<u>105,109</u>

#### Total assets

5,198,725

#### Liabilities

Loan from Almshouse Association	40,000
---------------------------------	--------

#### Total liabilities

40,000

I report on the accounts of the Trust for the year ended 31st December 2022 which are set out on pages 1 and 2.

This report to the Trustees is in respect of an independent examination carried out under section 43 of the Charities Act 1993.

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect, the requirements:

- to keep accounting records in accordance with section 41 of the Act; and
- to prepare accounts which accord with the accounting records, and comply with the accounting requirements of the Act

have not been met.



Mr R T Kipling, Honorary Treasurer

30 May 2023



Mr S Merrill, Independent Examiner

11 Trent Avenue, Ealing, London

30 May 2023

**ST. MARY'S CHURCH HOMES AND OTHER CHARITIES**

**RECEIPTS AND PAYMENTS ACCOUNT  
YEAR ENDED 31ST DECEMBER 2022**

	2022	£	2021	£
	£		£	
<b>Receipts</b>				
Contribution from residents	60,700		57,060	
Income on investments	3,673		3,479	
Interest on deposit accounts	558		3	
Electricity generation (solar panels)	2,362		1,256	
		<u>67,293</u>		<u>61,798</u>
<b>Payments</b>				
Repairs & maintenance	18,844		22,622	
Architect surveys	6,936		0	
Rates & insurance	6,868		6,195	
Cleaning, heating & lighting	2,682		2,309	
Garden maintenance	1,295		3,189	
Gifts	2,636		819	
Sundry expenses	298		365	
Loan fees	500		500	
Loan repayments	10,000		10,000	
		<u>50,059</u>		<u>45,999</u>
<b>Surplus (Deficit) for the year</b>		<u><u>17,234</u></u>		<u><u>15,799</u></u>
<b>Represented by:</b>				
<b>Balance brought forward</b>				
Current Account	57,875		42,076	
COIF Charities Deposit Fund	30,000		30,000	
		<u>87,875</u>		<u>72,076</u>
<b>Balance carried forward</b>				
Current Account	35,109		57,875	
COIF Charities Deposit Fund	70,000		30,000	
		<u>105,109</u>		<u>87,875</u>
<b>Increase (Decrease) in Accumulated Funds</b>		<u><u>17,234</u></u>		<u><u>15,799</u></u>

## ST. MARY'S CHURCH HOMES AND OTHER CHARITIES

### STATEMENT OF ASSETS AND LIABILITIES YEAR ENDED 31ST DECEMBER 2022

#### Freehold property and building known as

St Mary's Church Homes, Church Gardens, Ealing, London W5 4HL

Illustrative value at 31 December 2016 5,000,000  
(13 1-bedroom flats @ £350,000, 1 2-bedroom flat @ £450,000)

#### Endowment funds

(Charity normally only entitled to income)

		Number of shares	Value (p) per share	Value £
JW Tidy Bequest	Charities Official Investment Fund Income Shares	104.68	1814.93	1,900
Gledstones Bequest	M&G Charity Multi Asset Income Shares	1,404	88.31	1,240
Taylor Bequest	M&G Charity Multi Asset Income Shares	15,972	88.31	14,105
Jones Bequest	M&G Charity Multi Asset Income Shares	4,332	88.31	3,826
Undesignated	M&G Charity Multi Asset Income Shares	2,932	88.31	2,589
Browse Bequest	M&G Charity Multi Asset Income Shares	79,096	88.31	69,850
				<u>93,510</u>

#### Trustee investments

Repair Fund	M&G Charity Multi Asset Accumulation Shares	1	10553.09	106
				<u>106</u>

#### Deposit / current accounts

Nat West Current Account	35,109
COIF Charities Deposit Fund	70,000
	<u>105,109</u>

#### Total assets

5,198,725

#### Liabilities

Loan from Almshouse Association	40,000
---------------------------------	--------

#### Total liabilities

40,000

I report on the accounts of the Trust for the year ended 31st December 2022 which are set out on pages 1 and 2.

This report to the Trustees is in respect of an independent examination carried out under section 43 of the Charities Act 1993.

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect, the requirements:

- to keep accounting records in accordance with section 41 of the Act; and
- to prepare accounts which accord with the accounting records, and comply with the accounting requirements of the Act

have not been met.



Mr R T Kipling, Honorary Treasurer

30 May 2023



Mr S Merrill, Independent Examiner

11 Trent Avenue, Ealing, London

30 May 2023

**ST MARY'S CHURCH HOMES**

England & Wales - Charity number 213835

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# Accounts

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# Trustees' Annual Report for the period

Period start date

Period end date

From 01 Jan 2021 To 31 Dec 2021

## Section A Reference and administration details

Charity name **St Mary's Church Homes**

Other names charity is known by

Registered charity number (if any) **213835**

Charity's principal address **28 Airedale Road, Ealing, London**

Postcode

**W5 4SD**

### 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	Steve Paynter	Chairman		Ex officio
2	Roger Jarman	Clerk to the Trustees		Trustees
3	Robert Kipling	Treasurer		Trustees
4	Liz Everett	Minutes Secretary	To 31/8/21	Trustees
5	Tim Cheung	-		Trustees
6	Ian Guthrie	-		Trustees
7	Chris Pye	-		Trustees
8	Chris Hutson	-		Trustees
9	Sheila Macleod	-		Trustees
10	Agata Leighton	Minutes Secretary	From 15/11/21	Trustees

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
n/a	

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
n/a		

### Name of chief executive or names of senior staff members (Optional information)

n/a
-----

## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust deed (conveyance) dated 9 Jan 1900, amended by a scheme dated 14 Jan 1971. There were amendments by resolution dated 22 Dec 1987, 2 Mar 1988, 30 Jan 1992, 21 Jan 2019, 13 May 2019 and 6 Sep 2021.
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Vicar of St Mary's Church Ealing is Chairman ex officio. Other trustees are appointed by the trustees.

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Policy documents covering allocations, complaints, conflict of interest, data protection, disaster recovery, equality and diversity, financial controls, health and safety, investment, repairs and safeguarding were adopted in 2020. The reserves policy was adopted in 2021.

During 2021 the trustees started drafting a policy regarding their duty of care in respect of a resident's ability to maintain independent living. This policy was adopted in 2022.

The amendment to the trust deed in 2021 formalised the ability of the trustees to hold a meeting online.

## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

The Almshouse shall be forever hereafter occupied by poor and aged persons of good character being bona fide members of the Church of England.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit in making decisions to which that guidance is relevant. The charity has continued to fulfill its charitable purpose of providing good accommodation to persons of limited means within the terms of its governing documents.

The charity provides accommodation in 14 Flats (Almshouses) in Ealing London W5 for elderly and other people of limited means. 13 of these have one bedroom, one has two bedrooms. One of the one bedroom flats and the two bedroom flat are suitable for residents with impaired mobility.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

All 14 flats were occupied at the start of 2021. During 2021 a resident notified her intention to leave in December. A new resident moved into this flat in March 2022.

The main challenge for the trustees during 2021 was to help and protect the residents during the pandemic. A cautious approach was taken to contact between trustees and residents and the management of work on the flats by contractors. All parties were informed how to reduce infection risk. The trustees are thankful that there were no serious cases of coronavirus amongst the residents.

During 2021 the trustees received a report from the architects on the condition of the windows. The front windows are the originals from 1900 with secondary double glazing and the trustees are considering complete replacement as well as other options. This would be a major project and so the trustees requested further information as well as indicative costs for alternative specifications.

## Section E Financial review

**Brief statement of the charity's policy on reserves**

The charity seeks to hold at least £50,000 in readily realisable assets. Reserves are currently being rebuilt following the construction of two additional flats in 2016. A Reserves Policy was prepared and discussed in 2020 and was formally adopted on 1 February 2021. Reserves are held to cover possible fluctuations in income or expenditure, including major disaster, the estimated cost of replacement of the front windows referred to in Section D above and against the liability for the current loan from the Almshouse Association. As at the end of 2021 readily realisable assets were £87,875. This excludes the endowment fund and the outstanding loan from the Almshouse Association which is repayable by annual instalments ending in 2026.

**Details of any funds materially in deficit**

None

**Further financial review details (Optional information)**

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The majority of income is the monthly maintenance contributions from residents. There is a small amount of income from the endowment funds and feed in tariff rebates on the solar panels.

Most of the realisable reserves are held in the COIF Charities Deposit Fund and in the current account. Unrestricted funds include one share in the M&G Charity Multi Asset Accumulation Fund. This fund is likely to be used when the trustees restart to invest in a managed fund.

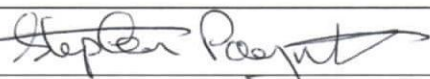

## Section F Other optional information

None

## Section G Declaration

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>		
<b>Full name(s)</b>	Stephen Denis Paynter	Roger Jesse Jarman
<b>Position</b>	Chair	Clerk to the Trustees

**Date** 11 OCTOBER 2022

**ST. MARY'S CHURCH HOMES AND OTHER CHARITIES**

**RECEIPTS AND PAYMENTS ACCOUNT  
YEAR ENDED 31ST DECEMBER 2021**

	2021	£	2020	£
	£	£	£	£
<b>Receipts</b>				
Contribution from residents	57,060		57,060	
Income on investments	3,479		3,685	
Interest on deposit accounts	3		79	
Electricity generation (solar panels)	1,256		2,076	
		<u>61,798</u>		<u>62,900</u>
<b>Payments</b>				
Repairs & maintenance	22,622		9,384	
Rates & insurance	6,195		5,368	
Cleaning, heating & lighting	2,309		1,811	
Garden maintenance	3,189		1,327	
Gifts	819		916	
Sundry expenses	365		230	
Loan fees	500		500	
Loan repayments	10,000		10,000	
		<u>45,999</u>		<u>29,536</u>
<b>Surplus (Deficit) for the year</b>		<u><u>15,799</u></u>		<u><u>33,364</u></u>
<b>Represented by:</b>				
<b>Balance brought forward</b>				
Current Account	42,076		8,712	
COIF Charities Deposit Fund	30,000		30,000	
		<u>72,076</u>		<u>38,712</u>
<b>Balance carried forward</b>				
Current Account	57,875		42,076	
COIF Charities Deposit Fund	30,000		30,000	
		<u>87,875</u>		<u>72,076</u>
<b>Increase (Decrease) in Accumulated Funds</b>		<u><u>15,799</u></u>		<u><u>33,364</u></u>

# ST. MARY'S CHURCH HOMES AND OTHER CHARITIES

## STATEMENT OF ASSETS AND LIABILITIES YEAR ENDED 31ST DECEMBER 2021

### Freehold property and building known as

St Mary's Church Homes, Church Gardens, Ealing, London W5 4HL

Illustrative value at 31 December 2016

(13 1-bedroom flats @ £350,000, 1 2-bedroom flat @ £450,000)

5,000,000

### Endowment funds

(Charity normally only entitled to income)

		Number of shares	Value (p) per share	Value £
JW Tidy Bequest	Charities Official Investment Fund Income Shares	104.68	2053.68	2,150
Gladstone Bequest	M&G Charity Multi Asset Income Shares	1,404	91.15	1,280
Taylor Bequest	M&G Charity Multi Asset Income Shares	15,972	91.15	14,558
Jones Bequest	M&G Charity Multi Asset Income Shares	4,332	91.15	3,949
Undesignated	M&G Charity Multi Asset Income Shares	2,932	91.15	2,673
Bowes Bequest	M&G Charity Multi Asset Income Shares	79,096	91.15	72,096
				<u>96,706</u>

### Trustee investments

Repair Fund	M&G Charity Multi Asset Accumulation Shares	1	10470.35	105
				<u>105</u>

### Deposit / current accounts

Nat West Current Account	57,875
COIF Charities Deposit Fund	30,000
	<u>87,875</u>

### Total assets

5,184,686

### Liabilities

Loan from Almshouse Association 50,000

### Total liabilities

50,000

I report on the accounts of the Trust for the year ended 31st December 2021 which are set out on pages 1 and 2.

This report to the Trustees is in respect of an independent examination carried out under section 43 of the Charities Act 1993.

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- to prepare accounts which accord with the accounting records, and comply with the accounting requirements of the Act

have not been met.



Mr R T Kipling, Honorary Treasurer

1 May 2022



Mr S Merrill, Independent Examiner

11 Trent Avenue, Ealing, London  
1 May 2022

**ST. MARY'S CHURCH HOMES AND OTHER CHARITIES**

**RECEIPTS AND PAYMENTS ACCOUNT  
YEAR ENDED 31ST DECEMBER 2021**

	2021	£	2020	£
	£	£	£	£
<b>Receipts</b>				
Contribution from residents	57,060		57,060	
Income on investments	3,479		3,685	
Interest on deposit accounts	3		79	
Electricity generation (solar panels)	1,256		2,076	
		<u>61,798</u>		<u>62,900</u>
<b>Payments</b>				
Repairs & maintenance	22,622		9,384	
Rates & insurance	6,195		5,368	
Cleaning, heating & lighting	2,309		1,811	
Garden maintenance	3,189		1,327	
Gifts	819		916	
Sundry expenses	365		230	
Loan fees	500		500	
Loan repayments	10,000		10,000	
		<u>45,999</u>		<u>29,536</u>
<b>Surplus (Deficit) for the year</b>		<u><u>15,799</u></u>		<u><u>33,364</u></u>
<b>Represented by:</b>				
<b>Balance brought forward</b>				
Current Account	42,076		8,712	
COIF Charities Deposit Fund	30,000		30,000	
		<u>72,076</u>		<u>38,712</u>
<b>Balance carried forward</b>				
Current Account	57,875		42,076	
COIF Charities Deposit Fund	30,000		30,000	
		<u>87,875</u>		<u>72,076</u>
<b>Increase (Decrease) in Accumulated Funds</b>		<u><u>15,799</u></u>		<u><u>33,364</u></u>

# ST. MARY'S CHURCH HOMES AND OTHER CHARITIES

## STATEMENT OF ASSETS AND LIABILITIES YEAR ENDED 31ST DECEMBER 2021

### Freehold property and building known as

St Mary's Church Homes, Church Gardens, Ealing, London W5 4HL

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(13 1-bedroom flats @ £350,000, 1 2-bedroom flat @ £450,000)

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Mr R T Kipling, Honorary Treasurer

1 May 2022



Mr S Merrill, Independent Examiner

11 Trent Avenue, Ealing, London  
1 May 2022

**ST MARY'S CHURCH HOMES**

England & Wales - Charity number 213835

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# Accounts

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# Trustees' Annual Report for the period

Period start date

Period end date

From

01

Jan

2020

To

31

Dec

2020

## Section A

## Reference and administration details

Charity name **St Mary's Church Homes**

Other names charity is known by

Registered charity number (if any) **213835**Charity's principal address **28 Airedale Road, Ealing, London**

Postcode

**W5 4SD**

### 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	Steve Paynter	Chairman		Ex officio
2	Roger Jarman	Clerk to the Trustees		Trustees
3	Robert Kipling	Treasurer		Trustees
4	Liz Everett	Minutes Secretary		Trustees
5	Tim Cheung	-		Trustees
6	Ian Guthrie	-		Trustees
7	Chris Pye	-		Trustees
8	Chris Hutson	-		Trustees
9	Sheila Macleod	-		Trustees
10				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
n/a	

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
n/a		

### Name of chief executive or names of senior staff members (Optional information)

n/a
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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust deed (conveyance) dated 9 Jan 1900, amended by a scheme dated 14 Jan 1971. There were amendments by resolution dated 22 Dec 1987, 2 Mar 1988, 30 Jan 1992, 21 Jan 2019 and 13 May 2019.
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Vicar of St Mary's Church Ealing is Chairman ex officio. Other trustees are appointed by the trustees.

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

During 2019 a complete set of policy documents was discussed covering allocations, complaints, conflict of interest, data protection, disaster recovery, equality and diversity, financial controls, health and safety, investment, repairs and safeguarding. These policies were formally adopted in January 2020.

During 2020 the trustees set and revised policies to protect the health and safety of its residents during the pandemic.

## Section C Objectives and activities

**Summary of the objects of the charity set out in its governing document**

The Almshouse shall be forever hereafter occupied by poor and aged persons of good character being bona fide members of the Church of England.

The charity provides accommodation in 14 Flats (Almshouses) in Ealing London W5 for elderly and other people of limited means. 13 of these have one bedroom, one has two bedrooms. One of the one bedroom flats and the two bedroom flat are suitable for residents with impaired mobility.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

All 14 flats were occupied at the start of 2020. There were no changes in residents during 2020.

The main challenge for the trustees during 2020 was to help and protect the residents during the pandemic. At the outset the trustees wrote to all the residents outlining the government advice and informing them of the steps they should be taking. They were informed of the support available through the 'buddy scheme' at St Mary's Church. Additional cleaning of the common parts was undertaken. Notices were placed advising visitors of the need to wash their hands on entering a resident's flat. During the pandemic the trustees suspended visiting residents in their flats and contractors were only permitted to enter for essential work. Contractors were given strict instructions to limit their interactions with the residents. The trustees monitored the wellbeing of residents to check for mental health or financial problems. As a result of these measures there were no cases of coronavirus amongst the residents, for which all concerned are thankful.

Maintenance work during 2020 was restricted to essential items. No major work had been planned for 2020 following a busy year in 2019 replacing gas boilers. The expenditure was covered by the monthly maintenance contributions from the residents.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

The charity seeks to hold at least £50,000 in readily realisable assets. Reserves are currently being rebuilt following the construction of two additional flats in 2016. A Reserves Policy was prepared and discussed in 2020 and was formally adopted on 1 February 2021. Reserves are held to cover possible fluctuations in income or expenditure, including major disaster, and against the liability for the current loan from the Almshouse Association. As at the end of 2020 readily realisable assets were £72,169. This excludes the endowment fund and the outstanding loan from the Almshouse Association which is repayable by annual instalments ending in 2026.

### Details of any funds materially in deficit

None

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The majority of income is the monthly maintenance contributions from residents. There is a small amount of income from the endowment funds and feed in tariff rebates on the solar panels. Most of the realisable reserves are held in the COIF Charities Deposit Fund and in the current account. Unrestricted funds include one share in the M&G Charity Multi Asset Accumulation Fund. This fund is likely to be used when the trustees restart to invest in a managed fund.

## Section F

## Other optional information

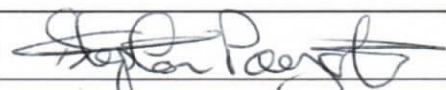
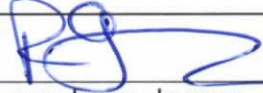
None

## Section G

## Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Stephen Denis Paynter	Roger Jesse Jarman
Position	Chair	Clerk to the Trustees

Date 26 JULY 2021

**ST. MARY'S CHURCH HOMES AND OTHER CHARITIES**

**RECEIPTS AND PAYMENTS ACCOUNT  
YEAR ENDED 31ST DECEMBER 2020**

	2020		2019	
	£	£	£	£
<b>Receipts</b>				
Contribution from residents	57,060		57,360	
Income on investments	3,685		3,684	
Interest on deposit accounts	79		190	
Electricity generation (solar panels)	2,076		1,981	
		<u>62,900</u>		<u>63,215</u>
<b>Payments</b>				
Repairs & maintenance	9,384		35,959	
Rates & insurance	5,368		5,217	
Cleaning, heating & lighting	1,811		1,713	
Garden maintenance	1,327		1,904	
Gifts	916		2,546	
Sundry expenses	230		585	
Loan fees	500		500	
Loan fee refund	0		-601	
Loan repayments	10,000		10,000	
		<u>29,536</u>		<u>57,823</u>
<b>Surplus (Deficit) for the year</b>		<u><u>33,364</u></u>		<u><u>5,392</u></u>
<b>Represented by:</b>				
<b>Balance brought forward</b>				
Current Account	8,712		13,320	
COIF Charities Deposit Fund	30,000		20,000	
		<u>38,712</u>		<u>33,320</u>
<b>Balance carried forward</b>				
Current Account	42,076		8,712	
COIF Charities Deposit Fund	30,000		30,000	
		<u>72,076</u>		<u>38,712</u>
<b>Increase (Decrease) in Accumulated Funds</b>		<u><u>33,364</u></u>		<u><u>5,392</u></u>

**ST. MARY'S CHURCH HOMES AND OTHER CHARITIES**

**STATEMENT OF ASSETS AND LIABILITIES  
YEAR ENDED 31ST DECEMBER 2020**

**Freehold property and building known as**

St Mary's Church Homes, Church Gardens, Ealing, London W5 4HL

Illustrative value at 31 December 2016 5,000,000  
(13 1-bedroom flats @ £350,000, 1 2-bedroom flat @ £450,000)

**Endowment funds**

(Charity normally only entitled to income)

		Number of shares	Value (p) per share	Value £
JW Tidy Bequest	Charities Official Investment Fund Income Shares	104.68	1797.57	1,882
Gladstone Bequest	M&G Charity Multi Asset Income Shares	1,404	83.62	1,174
Taylor Bequest	M&G Charity Multi Asset Income Shares	15,972	83.62	13,356
Jones Bequest	M&G Charity Multi Asset Income Shares	4,332	83.62	3,622
Undesignated	M&G Charity Multi Asset Income Shares	2,932	83.62	2,452
Bowes Bequest	M&G Charity Multi Asset Income Shares	79,096	83.62	66,140
				88,626

**Trustee investments**

Repair Fund	M&G Charity Multi Asset Accumulation Shares	1	9251.57	93
				93

**Deposit / current accounts**

Nat West Current Account	42,076
COIF Charities Deposit Fund	30,000
	72,076

**Total assets**

5,160,795

**Liabilities**

Loan from Almshouse Association	60,000
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**Total liabilities**

60,000

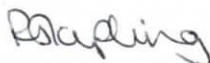
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Mr R T Kipling, Honorary Treasurer

16 July 2021



Mr S Merrill, Independent Examiner  
11 Trent Avenue, Ealing, London

16 July 2021

**ST. MARY'S CHURCH HOMES AND OTHER CHARITIES**

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YEAR ENDED 31ST DECEMBER 2020**

	2020		2019	
	£	£	£	£
<b>Receipts</b>				
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Income on investments	3,685		3,684	
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Electricity generation (solar panels)	2,076		1,981	
		<u>62,900</u>		<u>63,215</u>
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Repairs & maintenance	9,384		35,959	
Rates & insurance	5,368		5,217	
Cleaning, heating & lighting	1,811		1,713	
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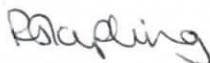
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