

MISS ROWLANDSON'S ALMSHOUSES

England & Wales · Charity number 223522

Details

Other names	MISS MARY ROWLANDSON'S ALMSHOUSE CHARITY, GRAYRIGG ALMSHOUSES
Status	Registered
Legal form	Trust
Registered	1963-06-26
Register	View on the Charity Commission register

Contact

Address 1 Joiners Cottage
Tebay
Penrith
Cumbria
CA10 3XG

Phone 01539624088

Email chaz_robson@hotmail.com

Activities

Objects: A) THE PROVISION OF HOUSING ACCOMMODATION FOR PERSONS OVER THE AGE OF 55 RESIDENT IN THE AREA OF BENEFIT, PREFERENCE BEING GIVEN TO PERSONS LIVING IN THE CHAPELRY OF GRAYRIGG;B) SUCH CHARITABLE PURPOSES FOR THE BENEFIT OF THE RESIDENTS AS THE TRUSTEES DECIDE.2) IN EXCEPTIONAL CASES THE TRUSTEES MAY ALLOW TO OCCUPY AN ALMSHOUSE OF THE CHARITY, SOMEONE (WHO IS OTHERWISE QUALIFIED) WHO IS UNDER THE AGE OF 55. 3) THE LAND IDENTIFIED IN PART 1 OF THE SCHEDULE TO THIS SCHEME MUST BE RETAINED BY THE TRUSTEES FOR USE FOR THE OBJECTS OF THE CHARITY.

Activities: We look after 6 almshouses which are primarily available to people over 55 years of age who live within the four parishes surrounding Grayrigg or who have a connection with those parishes. In exceptional circumstances the almshouses are available to people who live outside the area of benefit and who have no connection with the parishes.

Classification

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

Geography

- **Area of benefit:** THE CHAPELRY OF GRAYRIGG AND THE CIVIL PARISHES OF OLD HUTTON, NEW HUTTON, SKELSMERGH, SELSIDE , LONGSLEDDALE, FIRBANK AND HOWGILL.
- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£29,317	£12,810	-	-
2023-12-31	£34,216	£5,769	-	-
2022-12-31	£27,178	£34,800	-	-
2021-12-31	£26,133	£7,436	-	-
2020-12-31	£28,994	£7,109	-	-

Trustees

Name	Role	Appointed
SUSANNE BARNES	Chair	2009-12-09
CLIFFORD BATEMAN KENDAL		2002-08-05
JEFFREY BURROW		2006-05-04
JOSEPH ROBERT PARKINS		2006-03-09
RICHARD CARL EASTWOOD		2019-11-28
ROGER RICHARD KNOWLES		1998-07-30
Rev Patricia Anne Rogers		2021-03-23
Stephen Andrew Bateman		2016-10-19

MISS ROWLANDSON'S ALMSHOUSES

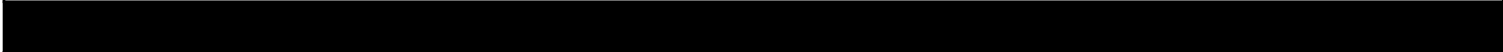
England & Wales - Charity number 223522

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	01	2024		31	12	2024



Charity name	MARY ROWLANDSON'S ALMSHOUSES TRUST
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Other names charity is known by	
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Registered charity number (if any)	223522
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Charity's principal address	1 Joiners Cottage		
	Tebay		
	Penrith, Cumbria		
	Postcode	CA10 3XG	

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	Susanne Barnes	Chair		
2	Jeffrey Burrow			
3	Roger Knowles			
4	Joseph Parkins			
5	Richard Eastwood			
6	Rev Michelle Woodcock			
7	Stephen Bateman			
8	Clifford Kendal			
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Charity Commissioner's Scheme 26/1/2001
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by 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.

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

To provide housing accommodation for persons over the age of 55 resident in the parish of Grayrigg.

Provision of local housing

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

The properties have been occupied for the year.

Ongoing maintenance was carried out to keep all of the properties in good structural condition, regular grass cutting took place to keep the outside of the properties neat and tidy.

Brief statement of the charity's policy on reserves

The aim of the Trustees is to increase the reserves from accumulated income while spending what is necessary on maintaining the properties.

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.

Section F Other optional information

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

Signed on behalf of the charity's trustees

Signature(s) *S.Barnes*

Full name(s) Susanne Barnes

Position (eg Secretary, Chair, etc) Chair

Date 30/10/25

ARY ROWLANDSON ALMSHOUSES TRUST

RECEIPTS AND PAYMENTS IN THE YEAR ENDED 31 DECEMBER 2024

	2024 £	2023 £
RECEIPTS		
Maintenance fees	23,490	28,475
CBF Investment Fund - dividends received	5,827	5,738
Wayleave	<u>-</u>	<u>3</u>
	<u>29,317</u>	<u>34,216</u>
PAYMENTS		
Repairs and maintenance	9,316	2,812
Insurance	1,214	1,171
Water	1,055	952
Subscriptions	343	196
Honoraria	600	600
Bank charges	37	38
Donations	100	-
Sundry expenses	<u>145</u>	<u>-</u>
	<u>12,810</u>	<u>5,769</u>
NET RECEIPTS/(PAYMENTS)	16,507	28,447
CASH AT BANK LAST YEAR	<u>36,100</u>	<u>7,653</u>
CASH AT BANK AT YEAR END	52,607	36,100
	=====	=====

ARY ROWLANDSON ALMSHOUSES TRUST

BALANCE SHEET AT 31 DECEMBER 2024

	31.12.24	31.12.23
	£	£
ASSETS		
CASH AT BANK		
The Cumberland account	<u>52,607</u>	<u>36,100</u>
INVESTMENT		
The CBF Church of England Investment Fund		
At the beginning of the year	209,901	191,851
Increase in market value in the year	<u>4,804</u>	<u>18,050</u>
At the end of the year	<u>214,705</u>	<u>209,901</u>
TOTAL ASSETS	267,312	246,001
	=====	=====
 ACCUMULATED FUNDS		
At the beginning of the year	246,001	199,504
Net receipts	16,507	28,447
Net increase in value of investments	<u>4,804</u>	<u>18,050</u>
At the end of the year	<u>267,312</u>	<u>246,001</u>
	=====	=====

MARY ROWLANDSON ALMSHOUSES TRUST
Charity number: 223522

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE
TRUST'S ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024**
set out on pages 2 and 3

Responsibilities and basis of report

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

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination, I have followed 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 give me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records.

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

Signed



23 April 2024

David John Ellis

Fellow of the Institute of Chartered Accountants in England and Wales

Oldfield Barn, Docker, Kendal, Cumbria

MISS ROWLANDSON'S ALMSHOUSES

England & Wales - Charity number 223522

Accounts

ARY ROWLANDSON ALMSHOUSES TRUST
Charity number: 223522

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE
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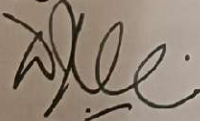
Independent examiner's statement

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- the accounts do not accord with the accounting records.

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

Signed



24 September 2024

David John Ellis

Fellow of the Institute of Chartered Accountants in England and Wales

Oldfield Barn, Docker, Kendal, Cumbria

MARY ROWLANDSON ALMSHOUSES TRUST

RECEIPTS AND PAYMENTS IN THE YEAR ENDED 31 DECEMBER 2023

	2023 £	2022 £
RECEIPTS		
Maintenance fees	28,475	27,175
CBF Investment Fund - dividends received	5,738	-
Wayleave	<u>3</u>	<u>3</u>
	<u>34,216</u>	<u>27,178</u>
PAYMENTS		
Solar panels	-	29,220
Repairs and maintenance	2,812	2,051
Insurance	1,171	1,132
Water	952	884
Subscriptions	196	187
Honoraria	600	1,265
Bank charges	38	40
Sundry expenses	<u>-</u>	<u>21</u>
	<u>5,769</u>	<u>34,800</u>
NET RECEIPTS/(PAYMENTS) BEFORE INVESTMENT SALES	28,447	(7,622)
NET SALE OF INVESTMENTS	<u>-</u>	<u>11,000</u>
NET RECEIPTS/(PAYMENTS)	28,447	3,378
CASH AT BANK LAST YEAR	<u>7,653</u>	<u>4,275</u>
CASH AT BANK AT YEAR END	36,100	7,653
	=====	=====

MARY ROWLANDSON ALMSHOUSES TRUST
 BALANCE SHEET AT 31 DECEMBER 2023

	31.12.23 £	31.12.22 £
ASSETS		
CASH AT BANK		
The Cumberland account	<u>36,100</u>	<u>7,653</u>
INVESTMENT		
The CBF Church of England Investment Fund		
At the beginning of the year	191,851	223,259
Dividends reinvested	-	5,921
Sales	<u>-</u>	<u>(11,000)</u>
	191,851	218,180
Increase/(Reduction) in market value	<u>18,050</u>	<u>(26,329)</u>
At the end of the year	<u>209,901</u>	<u>191,851</u>
TOTAL ASSETS	<u>246,001</u> =====	<u>199,504</u> =====
 ACCUMULATED FUNDS		
At the beginning of the year	199,504	227,534
Net receipts	28,447	3,378
Net increase/(reduction) in value of investments	<u>18,050</u>	<u>(31,408)</u>
At the end of the year	<u>246,001</u> =====	<u>199,504</u> =====



Trustees' Annual Report for the period

Period start date: From 01 01 2023 To 31 12 2023 Period end date

Charity name MARY ROWLANDSON'S ALMSHOUSES TRUST

Other names charity is known by

Registered charity number (if any) 223522

Charity's principal address
 1 Joiners Cottage
 Tebay
 Penrith, Cumbria
 Postcode CA10 3XG

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	Susanne Barnes	Chair		
2	Jeffrey Burrow			
3	Roger Knowles			
4	Joseph Parkins			
5	Stephen Bateman			
6	Richard Eastwood			
7	Clifford Kendal			
8	Rev Michelle Woodcock		01.05.2024	
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

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)

Provision of local housing

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

The properties were occupied for nearly all of the year.

Ongoing maintenance was carried out to keep all of the properties in good structural condition, regular grass cutting took place to keep the outside of the properties neat and tidy.

Additional details of objectives and activities (Optional information)

- You may choose to include further statements where relevant about:
- policy on governance;
- policy programmes related to investment;
- projects or other activities.

Statement of the charity's policy on reserves

The aim of the Trustees is to increase the reserves from accumulated income while spending what is necessary on maintaining the properties.

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.

Section F

Other optional information

[Empty box for other optional information]

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

Signed on behalf of the charity's trustees

Signature(s)

S Barnes

Full name(s)

SUSANNE BARNES

Position (eg Secretary, Chair, etc)

CHAIR

Date

20/10/24

MISS ROWLANDSON'S ALMSHOUSES

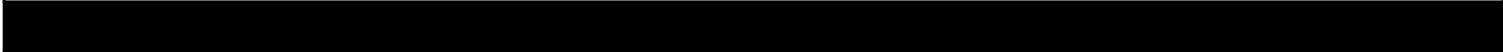
England & Wales - Charity number 223522

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	01	2022		31	12	2022



Charity name	MARY ROWLANDSON'S ALMSHOUSES TRUST
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Other names charity is known by	
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Registered charity number (if any)	223522
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Charity's principal address	1 Joiners Cottage		
	Tebay		
	Penrith, Cumbria		
	Postcode	CA10 3XG	

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	Susanne Barnes	Chair		
2	Jeffrey Burrow			
3	Roger Knowles			
4	Joseph Parkins			
5	Stephen Bateman			
6	Richard Eastwood			
7	Clifford Kendal			
8	Patricia Anne Rogers			
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Charity Commissioner's Scheme 26/1/2001
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by 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.

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

To provide housing accommodation for persons over the age of 55 resident in the parish of Grayrigg.

Provision of local housing

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

The properties were occupied for nearly all of the year. One property was vacant between residents but is now occupied.

Ongoing maintenance was carried out to keep all of the properties in good structural condition and solar panels have been fitted to all of the properties.

Brief statement of the charity's policy on reserves

The aim of the Trustees is to increase the reserves from accumulated income while spending what is necessary on maintaining the properties.

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.

Section F

Other optional information

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

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (eg Secretary, Chair, etc)

Date

					CCLA investments		Outgoing total
	Total	£35,563.09			Total	£0.00	£35,563.09
Date of payment	Recipient	Amount	Details	Tag	Date	Amount	
7/1	Rebecca Lewis	£600.00		Honorarium			
10/1	Almshouse Assoc	£187.00		Subscription			
12/1	Cumbria Windows	£214.25	Deposit	Repairs and maintenance			
14/1	Rebecca Lewis	£28.00	Keys	Repairs and maintenance			
17/1	Coronation Hall	£7.00	Meetings	Room hire			
26/1	Cumberland	£1.50	Cheque	Bank charges			
	Cumberland	£9.00	Fees	Bank charges			
8/2	Rebecca Lewis	£336.96	Shed No 1	Repairs and maintenance			
3/3/22	United Utilities	£151.48		Water			
3/3/22	United Utilities	£146.18	No. 1	Water			
3/3/22	United Utilities	£146.18	No. 2	Water			
3/3/22	United Utilities	£146.18	No. 3	Water			
3/3/22	United Utilities	£146.18	No.5	Water			
9/3/22	United Utilities	£146.18	No.6	Water			
31/3/22	United Utilities	£82.29	No. 1	Water			
31/3/22	United Utilities	£82.29	No.6	Water			
31/3/22	United Utilities	£82.29	No. 3	Water			
31/3/22	United Utilities	£82.29	No.4	Water			
31/3/22	United Utilities	£82.29	No.5	Water			
26/4/22	Cumberland	£3.00	Cheques	Bank charges			
26.4.22	Cumberland	£9.00	Fees	Bank charges			
7.5.22	Cumbria Windows	£717.25	Windows	Repairs and maintenance			
21.5.22	United Utilities	£70.44	No.5	Water			
21.5.22	United Utilities	£70.44	No. 4	Water			
21.5.22	United Utilities	£70.44	No. 3	Water			
21.5.22	Graham Stowe	£35.00	No.3 painting	Repairs and maintenance			
25.5.22	United Utilities	£70.44	No. 6	Water			

Rent			Misc. incoming				Incoming total
	Total	£24,865.00		Total	£11,917.26		£36,782.26
Date received	Payer	Amount	Date received	Description	Amount	Tags	
4/1	Mark Jones	£390.00	10/1	Electricity NW	3.01	Wayleave	
	K Aughpin	£390.00	24/03/22	United Utilities	151.48	Other	
	Mr & Mrs Austin	£390.00	14/4/22	R Lewis	457.53	Other	
	M Bousie	£360.00	28.5.22	R Lewis	305.24	Other	
10/1	W Boulton Lear	£390.00	08.12.22	CBF Investment	11000	Other	
17/1	R Cornthwaite	£390.00					
31/1	M Bousie	£360.00					
1/2	M Jones	£390.00					
	K Aughpin	£390.00					
	Mr & Mrs Austin	£390.00					
10/2	W Boulton Lear	£390.00					
16/2	R Cornthwaite	£390.00					
28/02/2022	M Bousie	£360.00					
01/03/2022	Mr and Mrs Austi	£390.00					
01/03/2022	K Aughpin	£390.00					
01/03/22	M Jones	£390.00					
10/3/22	W Boulton Lear	£390.00					
16/3/22	R Cornthwaite	£390.00					
28/3/22	M Bousie	£360.00					
01/04/2022	M Jones	£390.00					
01/04/2022	K Aughpin	£390.00					
1/4/22	Mr and Mrs Austi	£390.00					
11/4/22	W Boulton Lear	£390.00					
16/4/22	R Cornthwaite	£390.00					
25/4/22	M Bousie	£360.00					
3.5.22	M Jones	£390.00					
3.5.22	K Aughpin	£390.00					

Rent			Misc. incoming				Incoming total
	Total	£24,865.00		Total	£11,917.26		£36,782.26
Date received	Payer	Amount	Date received	Description	Amount	Tags	
3.5.22	Mr and Mrs Austi	£390.00					
10.5.22	W Boulton Lear	£390.00					
16.5.22	R Cornthwaite	£390.00					
23.5.22	M Bousie	£360.00					
1.6.22	Mr and Mrs Austi	£390.00					
1.6.22	M Jones	£390.00					
1.6.22	K Aughpin	£390.00					
10.6.22	W Boulton Lear	£390.00					
16.6.22	R Cornthwaite	£390.00					
20.6.22	M Bousie	£360.00					
1.7.22	M Jones	£390.00					
1.7.22	K Aughpin	£390.00					
1.7.22	Mr and Mrs Austi	£390.00					
11.7.22	W Boulton Lear	£390.00					
18.7.22	M Bousie	£360.00					
1.8.22	M Jones	£390.00					
1.8.22	K Aughpin	£390.00					
1.8.22	Mr and Mrs Austi	£390.00					
10.8.22	W Boulton Lear	£390.00					
15.8.22	M Bousie	£360.00					
16.8.22	R Cornthwaite	£390.00					
1.9.22	M Jones	£390.00					
1.9.22	K Aughpin	£390.00					
1.9.22	Mr and Mrs Austi	£390.00					
12.9.22	M Bousie	£360.00					
12.9.22	W Boulton Lear	£390.00					
16.9.22	R Cornthwaite	£390.00					

	2022	2021
Beginning of year	£165,918.04	£165,918.04
Net sales/purchases	£0.00	£27,000.00
Dividends reinvested	£1,192.03	£1,192.03
	£1,200.70	£1,200.70
	£1,278.58	£1,278.58
	£1,388.35	£1,388.35
Dividends reinvested total	£5,059.66	£5,059.66
Intermediate total	£170,977.70	£197,977.70
Increase/(decrease) in market value	£ 52,281.57	£25,281.57
Total at year end	£ 223,259.27	£223,259.27

MARY ROWLANDSON ALMSHOUSES TRUST		
RECEIPTS & PAYMENTS FOR YEAR ENDED 31/12/21		
	2022	2021
	£	£
RECEIPTS		
Maintenance fees	24,865	26,130
Wayleave	3	3
Interest from The Cumberland	0	0
Other	11,914	0
TOTAL	36,782	26,133
PAYMENTS		
Refurbishment	29,220	1,100
Repairs and maintenance	2,051	3,391
Insurance	1,131	1,113
Water	1,646	817
Advertising	0	329
Subscriptions (Almshouse Assoc)	187	0
Honoraria	1,200	619
Room Hire	21	0
Sundry expenses	0	23
Bank charges	40	41
TOTAL	35,563	7,436

MARY ROWLANDSON ALMSHOUSES TRUST		
RECEIPTS & PAYMENTS FOR YEAR ENDED 31/12/21		
	2022	2021
	£	£
Net Income from Property	1,219	18,696
Net Sale/(Purchase) of Investments	0	(27,000)
Net receipts/(payments)	1,219	(8,304)
Cash at Bank last year	4,275	12,579
Cash at Bank at year end	5,494	4,275

MARY ROWLANDSON ALMSHOUSES TRUST		
BALANCE SHEET FOR YEAR ENDED 31/12/21		
	2022	2021
	£	£
ASSETS		
Cash at Bank (The Cumberland)	5,494	(4,028)
Investment Assets		
Church of England Investment Funds		
At beginning of the year	223,259	223,259
Dividends reinvested	5,059	5,059
Net sales/purchases	0	27,000
	170,977	197,977
Increase/(reduction) in market value	52,281	25,281
At Year End	223,259	223,259
TOTAL ASSETS	228,754	219,231
<u>ACCUMULATED FUNDS</u>		
At beginning of the year	227,534	178,496
Net property income/(expenses)	1,219	(8,304)
Net increase/(reduction) in value of investments	0	57,341

MARY ROWLANDSON ALMSHOUSES TRUST		
BALANCE SHEET FOR YEAR ENDED 31/12/21		
	2022	2021
	£	£
<u>At the end of the year</u>	<u>228,753</u>	<u>227,534</u>

MARY RAWLINSON ALMSHOUSES TRUST

Accounts for the year ended 31 December 2022

ACCOUNTS FOR THE YEAR ENDED

31 DECEMBER 2022

- 1. Balance Sheet at 31 December 2022
- 2. Income and Expenditure for the Year ended 31 December 2022
- 3. Statement of Financial Activities for the Year ended 31 December 2022

MARY ROWLANDSON ALMSHOUSES TRUST

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

INDEX

- 1 Independent Examiner's Report to the Trustees
- 2 Receipts and Payments in the Year Ended 31 December 2022
- 3 Balance Sheet at 31 December 2022

MARY ROWLANDSON ALMSHOUSES TRUST
Charity number: 223522

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE TRUST'S
ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022**
set out on pages 2 and 3

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

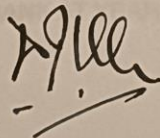
Basis of independent examiner's statement

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
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 to enable a proper understanding of the accounts to be reached.

Signed



3 April 2023

David John Ellis
Fellow of the Institute of Chartered Accountants in England and Wales
Oldfield Barn, Docker, Kendal, Cumbria

MARY ROWLANDSON ALMSHOUSES TRUST

RECEIPTS AND PAYMENTS IN THE YEAR ENDED 31 DECEMBER 2022

	2022 £	2021 £
RECEIPTS		
Maintenance fees	27,175	26,130
Wayleave	<u>3</u>	<u>3</u>
	<u>27,178</u>	<u>26,133</u>
PAYMENTS		
Solar panels	29,220	-
Refurbishment of No. 4	-	1,100
Repairs and maintenance	2,051	3,392
Insurance	1,132	1,113
Water	884	817
Advertising	-	329
Subscriptions	187	-
Honoraria	1,265	619
Bank charges	40	42
Sundry expenses	<u>21</u>	<u>24</u>
	<u>34,800</u>	<u>7,436</u>
NET PROPERTY (PAYMENTS)/RECEIPTS	(7,622)	18,697
NET SALE/(PURCHASE) OF INVESTMENTS	<u>11,000</u>	<u>(27,000)</u>
NET RECEIPTS/(PAYMENTS)	3,378	(8,303)
CASH AT BANK LAST YEAR	<u>4,275</u>	<u>12,578</u>
CASH AT BANK AT YEAR END	7,653	4,275
	=====	=====

MARY ROWLANDSON ALMSHOUSES TRUST

BALANCE SHEET AT 31 DECEMBER 2022

	31.12.22 £	31.12.21 £
ASSETS		
CASH AT BANK		
The Cumberland account	<u>7,653</u>	<u>4,275</u>
INVESTMENT		
The CBF Church of England Investment Fund		
At the beginning of the year	223,259	165,918
Dividends reinvested	5,921	5,060
(Sales)/Purchases	<u>(11,000)</u>	<u>27,000</u>
	218,180	197,978
(Reduction)/Increase in market value	<u>(26,329)</u>	<u>25,281</u>
At the end of the year	<u>191,851</u>	<u>223,259</u>
TOTAL ASSETS	<u>199,504</u> =====	<u>227,534</u> =====
 ACCUMULATED FUNDS		
At the beginning of the year	227,534	178,496
Net receipts/(payments)	3,378	(8,303)
Net (reduction)/increase in value of investments.	<u>(31,408)</u>	<u>57,341</u>
At the end of the year	<u>199,504</u> =====	<u>227,534</u> =====

MISS ROWLANDSON'S ALMSHOUSES

England & Wales - Charity number 223522

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	01	2021		31	12	2021

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

(Ms R Lewis) South View
Grayrigg
Kendal Cumbria
Postcode <input type="text" value="LA8 9BU"/>

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 Susanne Barnes	Chair		
2 Jeffrey Burrow			
3 Roger Knowles			
4 Joseph Parkins			
5 Stephen Bateman			
6 Richard Eastwood			
7 Clifford Kendal			
8 Patricia Anne Rogers		From 23rd March 2021	
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			

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

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Charity Commissioner's Scheme 26/1/2001
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by Trustees

Additional governance issues (Optional information)

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

1. policies and procedures adopted for the induction and training of trustees;
2. the charity's organisational structure and any wider network with which the charity works;
3. relationship with any related parties;
4. trustees' consideration of major risks and the system

--

and procedures to manage them.

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Section C

Objectives and activities

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

To provide housing accommodation for persons over the age of 55 resident in the parish of Grayrigg.

Provision of local housing

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:

1. policy on grantmaking;
2. policy programme related investment;
3. contribution made by volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The properties were occupied for nearly all of the year. One property was vacant between residents but is now occupied.

Ongoing maintenance was carried out to keep all of the properties in good structural condition.

Brief statement of the charity's policy on reserves

The aim of the Trustees is to increase the reserves from accumulated income while spending what is necessary on maintaining the properties.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

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

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

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s) S Bann

Full name(s)

SUSANNE	COLLETTE.
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Position (eg Secretary, Chair,
etc)

CHAIR

Date

15/03/2022

MISS ROWLANDSON'S ALMSHOUSES

England & Wales - Charity number 223522

Accounts

Trustees' annual report (including Directors' report) for the period

From: 01.01.20 **Period start date** **To: 31.12.20** **Period end date**

Charity name: Mary Rowlandson Almshouses Charity

Charity registration number: 223522

Company number:

Objectives and activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To provide housing accommodation for persons over age of 55 in the Parish of Grayrigg
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Provision of local housing
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	

Other		
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Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The properties were occupied for most of the year. One house was vacant while being refurbished but is now occupied.</p> <p>Ongoing maintenance was carried out to keep all of the properties in good structural condition.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Review of the charity's financial position at the end of the period	Para 1.21	£7,109
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The aim of the Trustees is to increase the reserves from accumulated income, while spending what is necessary to maintain the properties.
Amount of reserves held	Para 1.22	£142.042
Reasons for holding zero reserves	Para 1.22	-
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	-

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, governance and management

Description of charity's trusts:		
Type of governing document: for example, trust deed, memorandum and articles of association etc	Para 1.25	Charity Commission Scheme dated 26th January 2001.
How is the charity constituted? for example limited company, unincorporated association, CIO	Para 1.25	Trust
Trustee selection methods including details of any...	Para 1.25	Appointed by Trustees

election to post or name of any person or body entitled to appoint one or more trustees		

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and administrative details

Charity name	Mary Rowlandson's Almshouse Charity
Other name the charity uses	
Registered charity number	223522
Charity's principal address	(Ms R Lewis) South View, Grayrigg, Kendal, Cumbria, LA8 9BU

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	Chair		Mrs Suzanne Barnes
2			Mr Clifford Kendal
3			Mr Roger Knowles
4			Mr Joseph Parkins
5			Mr Jeffrey Burrow
6			Mr Stephen Bateman
7			Mr Richard Eastman
8		From 23.3.21	Rev Patricia Rogers
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20			

Corporate trustees – names of the directors at the date the report was approved

Director name	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>S Barnes</i>	<i>Rebecca Lewis</i>
Full name(s)	SUSANNE COLLETTE BARNES	REBECCA JANE LEWIS
Position (eg Secretary, Chair, etc)	CHAIR	CLERK
Date	21/09/2021	

MARY ROWLANDSON ALMSHOUSES TRUST

Charity number: 223522

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE TRUST'S
ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020**

set out on pages 2 and 3

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,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5) of the Charities Act), and
- 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 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 to enable a proper understanding of the accounts to be reached.

Signed



24 February 2021

David John Ellis

Fellow of the Institute of Chartered Accountants in England and Wales
Oldfield Barn, Docker, Kendal, Cumbria

MARY ROWLANDSON ALMSHOUSES TRUST

RECEIPTS AND PAYMENTS IN THE YEAR ENDED 31 DECEMBER 2020

	2020 £	2019 £
RECEIPTS		
Maintenance fees	28,980	26,610
Bank interest	11	3
Wayleave	<u>3</u>	<u>3</u>
	<u>28,994</u>	<u>26,616</u>
PAYMENTS		
Refurbishment of No. 3 (2019 - No. 2)	1,975	3,012
Repairs and maintenance	2,195	1,498
Insurance	1,085	1,049
Water	860	899
Advertising	117	40
Subscriptions	361	170
Honoraria	500	530
Room hire	-	7
Bank charges	<u>16</u>	<u>-</u>
	<u>7,109</u>	<u>7,205</u>
NET PROPERTY RECEIPTS	21,885	19,411
NET PURCHASE OF INVESTMENTS	<u>20,000</u>	<u>17,000</u>
NET RECEIPTS	1,885	2,411
CASH AT BANK LAST YEAR	<u>10,693</u>	<u>8,282</u>
CASH AT BANK AT YEAR END	12,578 =====	10,693 =====

MARY ROWLANDSON ALMSHOUSES TRUST

BALANCE SHEET AT 31 DECEMBER 2020

	31.12.20 £	31.12.19 £
ASSETS		
CASH AT BANK		
The Cumberland account	<u>12,578</u>	<u>10,693</u>
INVESTMENT		
The CBF Church of England Investment Fund		
At the beginning of the year	131,349	92,524
Dividends reinvested	4,205	3,407
Purchases	<u>20,000</u>	<u>17,000</u>
	155,554	112,931
Increase in market value	<u>10,364</u>	<u>18,418</u>
At the end of the year	<u>165,918</u>	<u>131,349</u>
TOTAL ASSETS	<u>178,496</u> =====	<u>142,042</u> =====
 ACCUMULATED FUNDS		
At the beginning of the year	142,042	100,806
Net receipts	1,885	2,411
Net increase in value of investments.	<u>34,569</u>	<u>38,825</u>
At the end of the year	<u>178,496</u> =====	<u>142,042</u> =====

MARY ROWLANDSON ALMSHOUSES TRUST

Charity number: 223522

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE TRUST'S
ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020**

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24 February 2021

David John Ellis

Fellow of the Institute of Chartered Accountants in England and Wales
Oldfield Barn, Docker, Kendal, Cumbria

MARY ROWLANDSON ALMSHOUSES TRUST

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NET RECEIPTS	1,885	2,411
CASH AT BANK LAST YEAR	<u>10,693</u>	<u>8,282</u>
CASH AT BANK AT YEAR END	12,578 =====	10,693 =====

MARY ROWLANDSON ALMSHOUSES TRUST

BALANCE SHEET AT 31 DECEMBER 2020

	31.12.20 £	31.12.19 £
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