

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		
-------	--	--

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>
---	-----------	--

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	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
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

Director name	

[illegible][illegible]

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)	S Barnes	Rebecca Lewis
--------------	----------	---------------

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	<u>12,578</u> =====	<u>10,693</u> =====

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

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	<u>12,578</u> =====	<u>10,693</u> =====

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> =====