	Trustees' Annual Report for the period								
	From		Period start date			To	Period end date		
			01	01	2022		31		12
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	Patricia Anne Rogers			
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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.

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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

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					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			

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					CCLA investments		Outgoing total
	Total	£35,563.09			Total	£0.00	£35,563.09
Date of payment	Recipient	Amount	Details	Tag	Date	Amount	

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					

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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	

	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
ACCUMULATED FUNDS		
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 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.

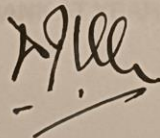
Basis of independent examiner's statement

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	199,504 =====	227,534 =====
 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	199,504 =====	227,534 =====