

ARY ROWLANDSON ALMSHOUSES TRUST
Charity number: 223522

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE
TRUST'S ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023**
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 2023.

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.

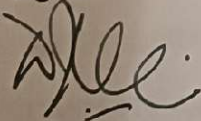
Independent examiner's statement

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



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			Period end date			
From		01	01	2023	To	31	12	2023
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	
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)		

NAME OF FIRST SUCCESSOR: _____

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.

3	Roger Knowles	
4	Joseph Perkins	
5	Stephen Bateman	
6	Richard Eastwood	
7	Clifford Kendal	
8	Rev Michael Woodcock	01.02.2024
9		
10		
11		
12		
13		
14		

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.

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 investment;
 - expenditure made by the charity.

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

20/10/24