

	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							
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	Richard Eastwood			
6	Rev Michelle Woodcock			
7	Stephen Bateman			
8	Clifford Kendal			
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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

<p>The properties have been occupied for the year.</p> <p>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.</p>



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	-	3
	<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	<u>267,312</u> =====	<u>246,001</u> =====
 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