



Section A Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
St Mary and Hamilton Almshouses

On accounts for the year  
ended

December 31<sup>st</sup> 2020

Charity no  
(if any)

237021

Set out on pages

1-5 (remember to include the page numbers of additional  
sheets)

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 / 12 / 2020

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 2011 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 (~~other than that disclosed below~~\*) in connection with  
the examination which gives 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.

\* Please delete the words in the brackets if they do not apply.

Signed:

Date:

22 / 9 / 2021

Name:

Christopher A. Nutman

Relevant professional  
qualification(s) or body  
(if any):

Address:

8 Stanford Drive, Abingdon OX14 1EW

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32,  
Independent examination of charity accounts: directions and guidance for  
examiners).

Give here brief details of  
any items that the  
examiner wishes to  
disclose.

# The Hospital of St Mary and Hamilton Almshouses

56 Bute Road, Wallington, Surrey SM6 8BU

## Annual Report and Financial Statements for the year ended 31 December 2020

# The Hospital of St Mary and Hamilton Almshouses

Registered Charity No: 237021

## Officers and Advisers for the year 2020

### Trustees

The Trustees are the incumbents of the churches which comprise the ancient Parish of Beddington together with a lay person appointed by each PCC:

|  |                          |   |
|--|--------------------------|---|
| St Mary, Beddington                          | The Rev'd Andrew Fenby   |   |
| Holy Trinity, Wallington                     | The Rev'd James Hills    | Mrs S Gray ( <i>resigned 6/2020</i> )       |
| St Michael, South Beddington                 | The Rev'd Angela Gbekian | Mr Paul Goldsmith ( <i>resigned /2020</i> ) |
| All Saints, Hackbridge and Beddington Corner | The Rev'd Lynn Billin    |   |

### Clerk to the Trustees:

#### The Rev'd Martin Hayward

*Address for all Trust correspondence:* 31 Waterside Court, Millpond Place, Carshalton SM5 2JT

### Bankers

#### National Westminster Bank plc

27 Woodcote Road, Wallington, Surrey SM6 0LN

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ

### Investment Managers

#### M & G Charities

PO Box 9038 Chelmsford CM99 2XF

*NB Monies are invested in the National Association of Almshouses Common Investment Fund (NAACIF) Income and Accumulation Fund*

### The accounts have been independently examined by

#### Mr C A Nutman

8 Stanford Drive, Abingdon OX14 1EW

# The Hospital of St Mary and Hamilton Almshouses

Registered Charity No: 237021

## Annual Report for the year ended 31 December 2020

The aim of the Charity is to maintain and administer the block of 16 flats situated at 56, Bute Road, Wallington. There is one flat set aside for a Warden and 15 which the Trust lets on licence to residents who fall within the Charity conditions. These are: that each person is 60 years of age or more, a member of the Church of England on the electoral roll of one of the parishes that now constitute the ancient Parish of Beddington or have resided within that parish boundary for a minimum of 5 years. Each resident must be capable of independent living. Accommodation is subsidised but residents pay a monthly contribution towards maintenance and also a contribution towards the costs of running the communal central heating system.

The Charity is a member of the National Almshouse Association (Membership number: 127) and benefits from its specially arranged insurance scheme through Royal Sun Alliance and its investment schemes managed by M & G Charity division.

The Rev'd Martin Hayward has been Clerk to the Trustees since the end of 2012.

2020 saw start of the worldwide Covid Pandemic. We were careful to give guidance to our residents and to strongly suggest to them that they strictly adhered to all governmental and medical advice in order to stay safe from the virus. We are grateful to God that none of the resident contracted Covid with the exception of Jenny Halliday who had moved to a care home towards the end of the year. Sadly she died of Covid related symptoms.

There was very little demand for the empty flats from within the specified parishes. Unusually, therefore, permission to occupy flats 11 and 13 was granted to two members of Carshalton Baptist Church.

Repairs and renewals were undertaken during the year in order to maintain the complex to modern high standards.

None of the Trustees or the Clerk receives remuneration or reimbursement of expenses other than those directly arising from the work of running the Charity. The trustees met on three occasions during the year in February, June and November.

For and on behalf of the Trustees:

James Hills

Rev'd James Hills  
Chair

## Hospital of St Mary and Hamilton Income and Expenditure 2020

|   | 2020          | 2019          | 2018          |
|---|---------------|---------------|---------------|
| <b>INCOME</b>                             |               |               |               |
| Maintenance Contributions                 | 28,919        | 29,920        | 30,367        |
| Heating Contributions                     | 9,869         | 10,254        | 10,346        |
| NAACIF Income Shares                      | 8,829         | 8,830         | 8,152         |
| Bank Interest                             | 5             | 12            | 4             |
| Legacy and Gift                           | 500           | 750           | 60            |
| Window cleaning contributions             | 220           | 270           | 485           |
| Sundry                                    | 9             |               |               |
|   | <u>48,351</u> | <u>50,036</u> | <u>49,414</u> |
| <b>EXPENDITURE</b>                        |               |               |               |
| Water & Sewerage rates                    | 1,702         | 1,955         | 2,196         |
| Insurance                                 | 2,377         | 2,307         | 2,230         |
| Gas & Electricity                         | 8,003         | 8,340         | 6,886         |
| Telephone                                 | 496           | 417           | 351           |
| Sundry including TV licence               | 4,101         | 2,560         | 1,138         |
| Almshouse Association Subs                | 210           | 200           | 196           |
| Gardening                                 | 561           | 2,022         | 3,300         |
| Repairs and Renewals                      | 13,726        | 16,926        | 18,895        |
| Window cleaning                           | 240           | 360           | 360           |
|   | <u>31,416</u> | <u>35,087</u> | <u>35,550</u> |
| <b>Balance of Income over expenditure</b> | <u>16,935</u> | <u>13,864</u> | <u>13,864</u> |

NB Funds transferred: £13,000 from bank accounts used to purchase M & G shares



**Hospital of St Mary and Hamilton  
Funds, Liabilities and Assets 2020**

|                                  | <u>2020</u>      | <u>2019</u>      | <u>2018</u>    |
|----------------------------------|------------------|------------------|----------------|
| <b>FUNDS HELD</b>                |                  |                  |                |
| Building - rebuilding costs 1971 | 70,552           | 70,552           | 70,552         |
| 1 Cyclical Maintenance Fund      | 210,960          | 227,989          | 190,852        |
| 2 Extraordinary Repair Fund      | 726,780          | 737,435          | 610,854        |
| 3 General Funds                  | 16,879           | 13,583           | 22,735         |
|                                  | <u>1,025,171</u> | <u>1,049,559</u> | <u>894,993</u> |
| <br><b>REPRESENTED BY</b>        |                  |                  |                |
| Building - rebuilding costs 1971 | 70,552           | 70,552           | 70,552         |
| NAACIF Income shares             | 210,960          | 227,989          | 190,852        |
| Value shown: common market value |                  |                  |                |
| NAACIF accumulation shares       | 726,780          | 737,435          | 610,854        |
| Value shown: common market value |                  |                  |                |
| NatWest Bank Accounts            | 9,603            | 10,670           | 7,625          |
| CAF Bank account                 | 8,017            | 4,081            | 15,341         |
| plus debtors                     | 913              | 0                | 0              |
| less creditors                   | (1,654)          | (1,168)          | (231)          |
|                                  | <u>1,025,171</u> | <u>1,049,559</u> | <u>894,993</u> |
| gain/(loss)                      | (24,388)         | 154,566          | (53,484)       |

**Notes**

**1 CMF is held entirely within the M&G Charity Multi Asset Fund; income units**

|                                     |          |           |           |
|-------------------------------------|----------|-----------|-----------|
| Value at 31/12/2020                 | £210,960 | £ 227,989 | £ 190,852 |
| Current shareholding (no of shares) | 252,284  | 252,284   | 239,764   |
| value of shares at 31/12/2020:      | 252,284  |           |           |
| shares @ 83.62p per share           |          |           |           |

**2 ERF is held entirely within the M&G Charity Multi Asset Fund; accumulation units**

|                                     |          |           |           |
|-------------------------------------|----------|-----------|-----------|
| Value at 31/12/2020                 | £726,780 | £ 737,435 | £ 610,854 |
| Current shareholding (no of shares) | 7,856    | 7,717     | 7,558     |
| value of shares at 31/12/2020:      | 7,856    |           |           |
| shares @ £9,251 per share           |          |           |           |

**3 General Fund** is represented by the current bank accounts  
adjusted for Debtors/Accruals and for Creditors