CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st July 2025 to 30th June 2026

Charity name: Charity of Mary Parminter

Charity registration number: 210057

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The objects of the charity are: a. The relief of poverty by the provision of housing for beneficiaries, and b. Such charitable purposes for the benefit of the residents as the trustees decide. c. The maintenance of the endowed chapel served by a chaplain and a manse to serve as a residence for the chaplain or for other purposes determined by the trustees.
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	The charity provides and maintains six almshouses as accommodation for single women. Although almshouses are not currently categorised as social housing, in practice they provide accommodation that is significantly more affordable than market prices i.e. at a level lower than the Local Housing Allowance. The charity pays for all repairs and improvements to the almshouses and has made them more energy efficient by installing air source heat pumps. The chaplain has oversight over the properties, exercises pastoral care to the almswomen and a small congregation of approximately 30 local people and leads worship in the Chapel which hosts weekly services. The chapel and manse are Grade 1 listed buildings and therefore require specialist maintenance and repairs which accounts for the consistently high expenditure on these assets. Historic England and East Devon County Council Conservation Officer recommended that the charity sought expert advice from an accredited conservation surveyor and David George RICS & IHBC was retained. Surveys of the entire site have been completed and a comprehensive listed building consent application has been submitted and approved. Work to replace

		the chapel roof is planned to begin in September at an estimated cost of £90,000. Repairs to the render have been postponed until funds can be accrued or acquired through grants. Planned routine maintenance on the almshouses has been carried out. One of the almshouses is integrated within the chapel building and will receive an ASHP once the chapel roof and render have been repaired. New EPCs will be commissioned once all possible energy saving measures have been put in place.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to public benefit.

Achievements and Performance

	SORP reference	
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	Some of the beneficiaries receive government benefits and would not be able to afford accommodation in East Devon. Some have family members in the area and so being able to live nearby is very important for mutual support. Since all the residents are capable of independent living, they each actively contribute to the life of the local community. As well as having its own congregation, which is active in the community, self-supporting, and gives financial support to national and local charities on a regular basis, the Grade 1 listed chapel attracts significant interest from visitors due to its association with the National Trust property 'A La Ronde'. The meadow in which it stands is being managed with close attention to maintaining biodiversity and environmental impact. One of our trustees has particular responsibility for the meadow and has specialist knowledge in this area. It is a quiet, and picturesque space used daily by both members of the public and community groups.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Trustees maintain two separate funds for administrative purposes, both of which are unrestricted. The General Fund which may under the Scheme be applied as appropriate "in furthering the objects of the charity", and the Housing Fund (designated) which is used for the maintenance and

		repair of the residential properties. Capital investments are managed by the investment management company CCLA. (Churches, Charities and Local Authorities) The General Fund relates to the provision of the Chapel building for worship and the Manse for the resident Chaplain, along with the payment of an honorarium to the Chaplain. There is an ERF (Extraordinary Repair Fund) for the Chapel and Manse which at 30.06.2026 had a market value of £33,891 and a Cyclical Repair Fund for planned maintenance and repairs with a market value of £56,218. This was only achieved by transferring funds held by the trustees on behalf of Point in View Church into the fund with a view to repairing the roof in the coming year. Total repairs and maintenance costs amounted to £19,213. The Housing Fund relates solely to the provision of almshouse accommodation and is required to be self-supporting and non-profitmaking. The Housing Fund has an ERF which at 30.06.2026 had a market value of £100,000 and a Maintenance and Administration Fund with a market value of £40,000. Total expenditure on maintenance and repairs was £19,136. Separate funds are generated by the members of the Chapel congregation for the running costs of the chapel and its worship, and for the related expenses of the Chaplain. The Chapel accounts are attached as an appendix to the Charity accounts.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Charity recognises the need for investment income to meet the regular excess of costs over weekly maintenance contributions (WMC income) and has resolved to maintain reserves amounting to £140,000 invested with CCLA to generate this income. In addition, there is a need to have readily available funds or investments convertible into cash to cover day to day expenditure, especially if WMC income is reduced because almshouses become vacant. To mitigate this risk, free reserves of £35,000 (equivalent to the WMC generated by full occupancy for one year) would be required to allow the charity to operate for at least 12 months. without income from WMC so this amount is invested in an easy access account with CCLA. However the COIF Charity Property Fund has performed poorly in recent years and needs six months' notice to access it. It was therefore agreed that the fund should be transferred to the COIF Ethical Investment Fund as soon as it became available. The transfer should be complete on 2nd October 2026. There are no restricted funds but the current reserves policy has designated £100,000 for the replacement of the chapel roof and associated repairs.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	The Charity is controlled by a Charity Commission Scheme dated 24 January 2012 (ref 851/1112) amended May 2017 and is Registered Charity No. 210057. The Incorporation of the Trustees of the Charity of Mary Parminter was sealed on 28th October 1993. The Charity was founded under a Trust Deed of 1813 by Jane and Mary Parminter
How is the charity constituted?	Para 1.25	The Incorporation of the Trustees of the Charity of Mary Parminter was sealed on 28th October 1993.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The governing document states that there should be no more than eight and no less than five trustees with a preference for two to be ministers of the United Reformed Church or the Congregational denominations and the majority of the remaining trustees to be active members of a Protestant denomination. The appointment of a trustee is made by the trustees at an ordinary meeting or special meeting called for the purpose.

Additional information

Policies and procedures adopted for the induction and training of trustees	Para 1.51	As described in the Trustee Induction Policy: Trustees are provided with: • The charity's governing document • A copy of the charity's Annual Report and accounts • A copy of the current year's budget • A copy of the charity's minutes of recent meetings • The Charities Commission's guidance on 'The Essential Trustee' • A precis of the charity's history • List of fellow trustees with their present duties within the charity. • Copy of any current policies. • Other charity specific documentation. The Almshouse Association provides training workshops, courses and online training in which trustees are encouraged to participate at the expense of the charity.

The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity is administered by seven trustees assisted by a volunteer who acts as both clerk and treasurer and receives an honorarium. The chaplain is appointed by the trustees and reports to them at each trustee meeting. The chaplain receives remuneration in the form of an honorarium and expenses which are reviewed annually.
Relationship with any related parties	Para 1.51	The Charity is a member of the Almshouses Association and the management of the properties is in keeping with the guidelines issued by the Association using their operational policy templates. Although the charity is not a registered provider of social housing it was previously and so the Housing Ombudsman requires an annual filing of the Complaints policy together with an Annual Performance and Service review.

Reference and Administrative details

Charity name	Charity of Mary Parminter
Registered charity number	210057
Charity's principal address	Point in View Summer Lane Exmouth Devon EX8 5BD

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	David Ley	Chair		All trustees appointed by board of trustees
2	Iain Robert McDonald			
3	Janine Atkinson			
4	Jenny French-Batten			
5	Lisa Wright			
6	Jayne Taylor			
7	Gregory Towning			

Names and addresses of advisers

Type of adviser	Name	Address
Independent Examiner	Dr Ian Harrison	21 Barton Close, Exton, Exeter, Devon EX3 0PE

Declarations

Signature	Mr David Ley
Full name	David Ley
Position	Chair
Date	20th October 2026

Signature: 

Email: david.ley.exmouth@gmail.com

THE CHARITY OF MARY PARMINTER

REGISTERED CHARITY NO. 210057

ACCOUNTS

FOR THE YEAR ENDED

30 JUNE 2026

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE CHARITY OF MARY PARMINTER
REG. CHARITY NO: 210057

Report on the accounts of the charity for the year ended 30th June 2026 as set out on pages 4 - 11

Respective responsibilities of the trustees and the examiner

The charity's trustees are responsible for the preparation of the Accounts in accordance with the Charities Act 2011. The trustees consider that an audit is not required under section 144(2) of the Act and that an independent examination is needed. The independent examiner has the responsibility to state whether particular matters have come to their attention.

Basis of independent examiner's report

The examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 an audit opinion is not expressed.

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
    a. to keep accounting records in accordance with the 2011 Act; and
    b. to prepare accounts which accord with the accounting policies and to comply with the accounting requirements of the 2011 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

NAME: ***Dr. Ian Harrison***

SIGNED: 

DATE: 4/10/2026

SIGNIFICANT INFORMATION

The Charity was founded under a Trust Deed of 1813 by Jane and Mary Parminter then living at A La Ronde in order that its income be applied to:

a. paying the stipend and expenses of the Chaplain
b. the benefit of the residents of the Charity in such a manner as the Trustees think fit.

The Charity is regulated by the Charity Commissioners Scheme dated 24 January 2012, amended 31 January 2017. Registered Number 210057.

Officers for the year 1st July 2025 – 30th June 2026

Chair:	David Ley	85 Green Close, Exmouth EX8 3QA
Clerk & Treasurer:	Mrs. Andrea McAdam	19 Phillipps Avenue, Exmouth EX8 3HZ
Trustees:	Greg Towning	9 Hamilton Road, Topsham, EX3 0LH
	Revd. Janine Atkinson	24 Halsdon Avenue, Exmouth, EX8 3DL
	Jenny French-Batten	2 Warneford Gardens, Exmouth, EX8 4EN
	Lisa Wright	Flat 1, 20 Morton Road, Exmouth, EX8 1AZ
	Revd. Jayne Taylor	6 Hill Close, Exeter, EX4 6HJ
	Revd. Iain McDonald	5 Trews Weir Court, Exeter, EX2 4JS
Chaplain:	Revd. M.J. Nicholls	The Manse, Point-in-View, Summer Lane, Exmouth EX8 5BD
The Correspondent:	Mrs. Andrea McAdam	19 Phillipps Avenue, Exmouth EX8 3HZ
Bankers:	Nat. West Bank PLC	94 High Street, Honiton, Devon. EX14 1JL
Independent Examiner:	Dr Ian Harrison	21 Barton Close, Exton, Exeter, Devon EX3 0PE
Solicitor:	WBW Solicitors	9 Southernhay West, Exeter, Devon EX1 1JG
Situation:	Point-in-View, Summer Lane, Exmouth EX8 5BD	
Telephone:	Chaplain 01395 260178	The Correspondent: 07975919248

Trustees' responsibility for the Accounts

Charity Law requires the Trustees to prepare Statements of Account for each financial year which represent the state of affairs of the Charity and of its incoming resources and application of resources for that period.

In preparing those Financial Statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the Financial Statements on the going concern basis, unless it is inappropriate to presume that the Charity will continue in operation.
- To value assets and liabilities in accordance with the Statement of Recommended Practice Accounting by Charities (SORP)

The Trustees are responsible for keeping proper accounting records, which are sufficient to show and explain the Charity's transactions and to disclose with reasonable accuracy at any time the financial position of the Association, and to enable them to ensure that any statements of account comply with the requirements for the Statement of Recommended Practice - Accounting and Reporting by Charities (SORP) FRS 102 and the Charities (Accounts and Reports) regulations 2008.

They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

THE INCORPORATED TRUSTEES OF THE CHARITY OF MARY PARMINTER

STATEMENT OF ASSETS AND LIABILITIES AT 30 JUNE 2026

			2026		2025
	Note		£		£
Freehold property	4		14,848		14,848
Investments	5		230,109		180,961
Cash at Bank and in Hand			31,466		44,696
			276,423		**240,505**
Represented by Income funds					
Designated			173,671	(a)	152,995
Unrestricted			102,752	(b)	87,511
			276,423		**240,506**
Note (a)					
Housing Fund	*140,000*	*see p10*			
Freehold property	*14,848*	*see p9*			
Cash at Bank	*18,823*				
	173,671				
Note (b)					
General Fund	*90,109*	*see p10*			
Cash at Bank	*12,643*				
	102,752				

NOTES

1. There were no known contingent liabilities at 30th June 2026
2. There were no capital commitments at 30th June 2026

These Financial Statements were approved by the Trustees on 20th October 2026 and signed on their behalf by:

Chair: David Ley

David Ley

Trustee:

THE INCORPORATED TRUSTEES OF THE CHARITY OF MARY PARMINTER

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 30TH JUNE 2026

	Note	General Fund	Housing Fund	Total	2025
Receipts				£	£
Residents' Maintenance Charge			42,281	42,281	36,643
Dividend & Interest	2	8,918		8,918	11,353
Legacy					5,000
Payments from Housing		2,096		2,096	5,000
Wayleave BT Phoneline		37		37	37
Refund of duplicate payment				19	19
Sale of Investments		0		0	110,000
ASHP grant		8,893	0	8,893	0
		19,945	**42,281**	**62,245**	**168,052**
Payments					
Management Costs	3	43,852	31,604	75,457	128,558
Transfer to Housing		0		0	0
Transfer to General			0	0	5,000
		43,852	**31,604**	**75,457**	**133,558**
Surplus (Deficit)		**-23,907**	**10,677**	**-13,212**	**34,494**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2026

1. ACCOUNTING POLICIES

Basis of Accounting. The statement of accounts has been prepared in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities 2005 and the Charities (Accounts and Reports) regulations 2008.

The Accounts are prepared on a receipt and payment basis under section 133 of the Charities Act 2011.
An examination is carried out under section 145(1) of the Charities Act 2011, but section 144(1) (audit) of the Charities Act 2011 does not apply.

Gifts in Kind. The Charity receives the benefit of work carried out by volunteers and receives the use of facility and equipment without charge; no value is placed on these items.

Taxation. As a registered Charity, the Association benefits from Rates relief and is generally exempt from Income Tax and Capital Gains Tax, but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Investments. Investments are stated at market value.

2. INVESTMENT INCOME (DIVIDENDS AND INTEREST)

	2026	2025
	£	£
CCLA COIF Charity Funds		
Property Fund	7,043	7,181
Ethical Fund	1,875	4,171
Total	**8,918**	**11,352**

THE INCORPORATED TRUSTEES OF THE CHARITY OF MARY PARMINTER

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2026

3. MANAGEMENT AND ADMINISTRATION COSTS	2026		2025
GENERAL FUND	£		£
Maintenance Chapel and Manse (see schedule p8)	19,213		73,239
Chaplain honorarium and expenses	7,496		7,164
Gardening	6,851		1,165
Insurance	3,684		
Administration and Sundry	2,551		9,781
Manse heating subsidy	1,800		1,800
Council Tax	1,619		2,975
Telephone/Broadband	360		360
Water Rates	159		295
Trustee Expenses	120		110
Transfer to Housing fund	-		
Total	**43,852**		**96,889**
HOUSING FUND			
Maintenance: Cottages	19,136		21,975
Insurance	1,946		3,155
Sundries	1,806		1,989
Clerk's Honorarium	1,169		
Garden	690		3,382
Christmas gifts to residents	450		250
Subscriptions	58		419
Transfer to General Fund	-		5,000
Capital expenditure (Preparation of ASHP installation)	6,349		500
Total	**31,604**		**36,670**

THE INCORPORATED TRUSTEES OF THE CHARITY OF MARY PARMINTER

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2026

MANAGEMENT AND ADMINISTRATION COSTS - BREAKDOWN OF MAINTENANCE & REPAIRS	**2026**
	£
CHAPEL, MANSE AND GROUNDS (FROM GENERAL FUND)	
MANSE PORCH	9,199
MANSE PLUMBING AND DRAINAGE	5,960
PREPARATION FOR ASHP INSTALLATION IN ALMSHOUSES	1,207
CHAPEL GARDEN REMOVE RAISED BED	720
MEADOW HOLE FOR BOG GARDEN FOR ECO GOLD AWARD	560
MANSE BATHROOM AND GUTTERING	483
MANSE ASHP SERVICING	388
PREPARATION OF SITE LOG BOOK BY J MARSHALL	355
CHAPEL ROOF	218
J MARSHALL ONSITE MEETING WITH GREENGENUK	70
CHAPEL WALLPAPER	53
Total	**19,213**
ALMSHOUSES (FROM HOUSING FUND)	
PREPARATION FOR ASHP INSTALLATION	6,349
DRAINAGE 1,2,3	4,596
VARIOUS SMALL REPAIRS	3,788
INSTALL NEW SHOWERS IN 1,2,3,6,7	2,980
WINDOWS, FASCIAS AND GUTTER CLEANING	1,898
FENCING NO1	945
ASHP BASIC SERVICE 1,2,3,6,7	945
ENVIROVENT VENTILATION SERVICING	840
UNBLOCK DRAINS 1,2,3	815
SEPTIC TANK EMPTYING	803
LOFT LIGHTING 1,6,7	380
BLINDS FOR NO3	288
INSTALL HANDRAILS AT NO6	243
DEHUMIDIFIER FOR NO4	170
LINO NO1	166
UNBLOCK GUTTERS 6,7	140
STOP SUBSIDENCE OF BANK AT NO7	140
Total	**25,485**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2026

4. TANGIBLE FIXED ASSETS	**Freehold Land and Buildings**
Cost	£
Balance on 1 July 2025	29,747
Balance on 30 June 2026	29,747
Housing Association Grant	
Balance on 1 July 2025	14,899
Balance on 30 June 2026	14,899
Net Book Value on 30 June 2025	14,848
Net Book Value on 30 June 2026	14,848

Cottages 1,2 and 3 were built in 1969 at a cost of £9,092 and were financed partly from internal funding and partly from an interest free loan from the Charity's General Fund out of a gift from the Devon and Cornwall Congregational Union.

Cottage 4 was part of the original endowment and created by the amalgamation of original almshouses 4 & 5.

Cottages 6 and 7 were built in 1978 at a cost of £20,655 and were financed by a loan from East Devon District Council (now repaid) and partly from a grant of £14,899 from the Department of the Environment and partly from an interest free loan from the Charity's General Trust Fund out of a gift from the Devon and Cornwall Congregational Union.

Note: The Charity has no legal right to dispose of the properties other than by transfer to another charity at the nominal book value, representing original costs less the Housing Association Grant (which might have to be repaid). Any proposal for sale must be in consultation with the Charity Commission with the expectation that sale proceeds are used for the re-provision of almshouses.

THE INCORPORATED TRUSTEES OF THE CHARITY OF MARY PARMINTER

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2026

5. INVESTMENTS

	No. of Shares	Share price		2026		2025
		p		£		£
COIF Charity Property Fund						
COIF Charity Property Fund	125,676.13	106.12				133,464
COIF Charity Property Fund	125,767.13	106.46		133,891		
Allocated to:						
General Extraordinary Repair Fund				33,891		33,464
Housing Extraordinary Repair Fund				100,000		100,000
				133,891		**133,464**
COIF Ethical Investment Fund						
COIF Ethical Investment Fund	16,008.32	296.70				47,497
COIF Ethical Investment Fund	33,211.97	289.71		96,218		
Allocated to:						
General Cyclical Repair Fund				56,218		17,497
Housing Cyclical Repair Fund				40,000		30,000
				96,218		**47,497**
TOTAL				**230,109**		**180,961**
Includes switch in from CCLA funds held by Point in View Church						
COIF Deposit Fund CO3072543	4,500					
COIF Managed Fund CO3072544	43,214					
	47,714					

THE INCORPORATED TRUSTEES OF THE CHARITY OF MARY PARMINTER

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2026

SUMMARY OF FUNDS

	2026	2025
	£	£
Investments		
General Fund (Extraordinary Repair Fund)	33,891	33,464
General Fund (Cyclical Maintenance Fund)	56,218	17,497
Housing Fund (Extraordinary Repair Fund	100,000	100,000
Housing Fund (Cyclical Maintenance Fund)	40,000	30,000
	230,109	**180,961**

APPENDIX

POINT IN VIEW CHAPEL ACCOUNTS FOR YEAR ENDING 30/6/2026

STATEMENT OF ASSETS AND LIABILITIES AT 30/06/2026

	TSB Current Account			
Bank balance as at 30.06.2026	£11,055.02		Bank balance as at 30.06.2025	£4,314.23
Less cheques not presented	£0.00		Less cheques not presented	£0.00
	£11,055.02			**£4,314.23**
	COIF Deposit Account CO3072543-001			
2025/2026			2024/2025	
Balance c/f	£4,467.83		Balance c/f	£4,265.31
Interest	£140.55		Interest	£202.52
Transfer out to Charity of Mary Parminter Fund CO3066555	£4,500.00			
	£108.38			**£4,467.83**
	COIF Managed Fund CO3072544-001			
2025/2026			2024/2025	
Initial investment 9 Jan 2014	£20,000.00		Initial investment 9 Jan 2014	£20,000.00
Balance c/f	£54,999.37		Balance c/f	£56,027.95
Sale of unit/shares	£10,000.00			
Transfer out to Charity of Mary Parminter Fund CO3066555	£43,214.35			
Value 30 June 2026	**£0.00**		Value 30 June 2024	**£54,999.37**
GAIN/LOSS	-£54,999.37			-£1,028.58
Account closed and transferred to Trust fund.				
Account held in name of trustees who also attended the chapel. Chapel required new roof and these funds were necessary to finance it.				
NOTE: These accounts are prepared on the 'Receipts & Payments' basis and comply with the appropriate legal requirements.				
Signed: Andrea McAdam			Treasurer	
A. McAdam				

POINT IN VIEW CHAPEL ACCOUNTS FOR YEAR ENDING 30/6/2026

RECEIPTS AND PAYMENTS ACCOUNT

	RECEIPTS		
	2025/2026		**2024/2025**
Weekly Offerings inc CAF	£7,625		£9,054
HMRC Gift Aid Tax Refund 2024/2025	£3,718		£474
Visitors boxes and donations	£416		£203
CCLA investment	£10,000		
	£21,759		£9,731
SPECIAL EVENTS			
Weddings	£200		£100
Concert/Craft fair			£0
	£200		£100
MISCELLANEOUS			
Jesus Christ Superstar Trip reimbursement			£215
Reimbursement of Christmas meal			£220
TOTAL RECEIPTS	£21,959		£10,266
Cash balance 30/06/2025	£4,314		£13,541
Cash balance 30/06/2026	£11,055		£4,314
Net receipts for 2025/2026	£6,741		-£9,227

POINT IN VIEW CHAPEL ACCOUNTS FOR YEAR ENDING 30/6/2026

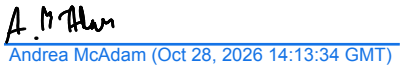
RECEIPTS AND PAYMENTS ACCOUNT

PAYMENTS

	2025/2026	2024/2025
MINISTRY		
Chaplain honorarium	£600	£650
Chaplain's expenses	£931	£1,133
	£1,531	£1,783
MISSION & CHARITIES		
Esteem Team	£1,800	£1,000
Embrace the Middle East	£1,620	£2,050
Exmouth Food Bank	£1,171	£2,005
Open Door Exmouth	£1,000	£2,000
Chaplain's discretionary fund	£500	£400
URC Ministry & Mission	£100	
Small Pilgrim Places	£15	£15
Christian Aid		£751
Exmouth Coastal Churches Christmas Encounter		£50
	£6,206	£8,271
MAINTENANCE & REPAIR		
Tent maintenance	£1,800	£2,160
Electricity Bulb/Octopus energy	£1,406	£2,151
Cleaning	£1,300	£1,300
Gardening	£597	£576
Organ	£198	£174
Welcome sign repair	£192	
Window cleaning	£280	£40
	£5,773	£6,401
MISCELLANEOUS		
Catering	£548	£176
Shift it rubbish disposal	£516	
CCLI (Music Licence)	£200	£97
Cuckoo (J F) (Broadband)	£160	£420
Trudi Cotton Archive materials	£104	
Printing	£87	
Jenny French-Batten - Secretarial	£83	£223
Sundries	£39	
Parish UK subscription	£19	
Defibrillator purchase and installation		£712
Jesus Christ Superstar trip (reimbursed)		£237
Exmouth Pride Event		£223
Harvest Lunch		£220
Christmas meal		£210
Trudi Cotton Coffee		£196
Bible Society Course books		£187
Wheelbarrow		£86
Retirement gift to trustee		£51
	£1,756	£3,038
TOTAL PAYMENTS	£15,266	£19,493

Signature: 

Email: david.ley.exmouth@gmail.com

Signature: 
Andrea McAdam (Oct 28, 2026 14:13:34 GMT)

Email: andreamcadam093@gmail.com

THE CHARITY OF MARY PARMINTER

REGISTERED CHARITY NO. 210057

ACCOUNTS

FOR THE YEAR ENDED

30 JUNE 2026

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE CHARITY OF MARY PARMINTER
REG. CHARITY NO: 210057

Report on the accounts of the charity for the year ended 30th June 2026 as set out on pages 4 - 11

Respective responsibilities of the trustees and the examiner

The charity's trustees are responsible for the preparation of the Accounts in accordance with the Charities Act 2011. The trustees consider that an audit is not required under section 144(2) of the Act and that an independent examination is needed. The independent examiner has the responsibility to state whether particular matters have come to their attention.

Basis of independent examiner's report

The examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 an audit opinion is not expressed.

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
    a. to keep accounting records in accordance with the 2011 Act; and
    b. to prepare accounts which accord with the accounting policies and to comply with the accounting requirements of the 2011 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

NAME: ***Dr. Ian Harrison***

SIGNED: 

DATE: 4/10/2026

SIGNIFICANT INFORMATION

The Charity was founded under a Trust Deed of 1813 by Jane and Mary Parminter then living at A La Ronde in order that its income be applied to:

a. paying the stipend and expenses of the Chaplain
b. the benefit of the residents of the Charity in such a manner as the Trustees think fit.

The Charity is regulated by the Charity Commissioners Scheme dated 24 January 2012, amended 31 January 2017. Registered Number 210057.

Officers for the year 1st July 2025 – 30th June 2026

Chair:	David Ley	85 Green Close, Exmouth EX8 3QA
Clerk & Treasurer:	Mrs. Andrea McAdam	19 Phillipps Avenue, Exmouth EX8 3HZ
Trustees:	Greg Towning	9 Hamilton Road, Topsham, EX3 0LH
	Revd. Janine Atkinson	24 Halsdon Avenue, Exmouth, EX8 3DL
	Jenny French-Batten	2 Warneford Gardens, Exmouth, EX8 4EN
	Lisa Wright	Flat 1, 20 Morton Road, Exmouth, EX8 1AZ
	Revd. Jayne Taylor	6 Hill Close, Exeter, EX4 6HJ
	Revd. Iain McDonald	5 Trews Weir Court, Exeter, EX2 4JS
Chaplain:	Revd. M.J. Nicholls	The Manse, Point-in-View, Summer Lane, Exmouth EX8 5BD
The Correspondent:	Mrs. Andrea McAdam	19 Phillipps Avenue, Exmouth EX8 3HZ
Bankers:	Nat. West Bank PLC	94 High Street, Honiton, Devon. EX14 1JL
Independent Examiner:	Dr Ian Harrison	21 Barton Close, Exton, Exeter, Devon EX3 0PE
Solicitor:	WBW Solicitors	9 Southernhay West, Exeter, Devon EX1 1JG
Situation:	Point-in-View, Summer Lane, Exmouth EX8 5BD	
Telephone:	Chaplain 01395 260178	The Correspondent: 07975919248

Trustees' responsibility for the Accounts

Charity Law requires the Trustees to prepare Statements of Account for each financial year which represent the state of affairs of the Charity and of its incoming resources and application of resources for that period.

In preparing those Financial Statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the Financial Statements on the going concern basis, unless it is inappropriate to presume that the Charity will continue in operation.
- To value assets and liabilities in accordance with the Statement of Recommended Practice Accounting by Charities (SORP)

The Trustees are responsible for keeping proper accounting records, which are sufficient to show and explain the Charity's transactions and to disclose with reasonable accuracy at any time the financial position of the Association, and to enable them to ensure that any statements of account comply with the requirements for the Statement of Recommended Practice - Accounting and Reporting by Charities (SORP) FRS 102 and the Charities (Accounts and Reports) regulations 2008.

They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

THE INCORPORATED TRUSTEES OF THE CHARITY OF MARY PARMINTER

STATEMENT OF ASSETS AND LIABILITIES AT 30 JUNE 2026

			2026		2025
	Note		£		£
Freehold property	4		14,848		14,848
Investments	5		230,109		180,961
Cash at Bank and in Hand			31,466		44,696
			276,423		**240,505**
Represented by Income funds					
Designated			173,671	(a)	152,995
Unrestricted			102,752	(b)	87,511
			276,423		**240,506**
Note (a)					
Housing Fund	*140,000*	*see p10*			
Freehold property	*14,848*	*see p9*			
Cash at Bank	*18,823*				
	173,671				
Note (b)					
General Fund	*90,109*	*see p10*			
Cash at Bank	*12,643*				
	102,752				

NOTES

1. There were no known contingent liabilities at 30th June 2026
2. There were no capital commitments at 30th June 2026

These Financial Statements were approved by the Trustees on 20th October 2026 and signed on their behalf by:

Chair: David Ley

David Ley

Trustee:

THE INCORPORATED TRUSTEES OF THE CHARITY OF MARY PARMINTER

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 30TH JUNE 2026

	Note	General Fund	Housing Fund	Total	2025
Receipts				£	£
Residents' Maintenance Charge			42,281	42,281	36,643
Dividend & Interest	2	8,918		8,918	11,353
Legacy					5,000
Payments from Housing		2,096		2,096	5,000
Wayleave BT Phoneline		37		37	37
Refund of duplicate payment				19	19
Sale of Investments		0		0	110,000
ASHP grant		8,893	0	8,893	0
		19,945	**42,281**	**62,245**	**168,052**
Payments					
Management Costs	3	43,852	31,604	75,457	128,558
Transfer to Housing		0		0	0
Transfer to General			0	0	5,000
		43,852	**31,604**	**75,457**	**133,558**
Surplus (Deficit)		**-23,907**	**10,677**	**-13,212**	**34,494**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2026

1. ACCOUNTING POLICIES

Basis of Accounting. The statement of accounts has been prepared in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities 2005 and the Charities (Accounts and Reports) regulations 2008.

The Accounts are prepared on a receipt and payment basis under section 133 of the Charities Act 2011.
An examination is carried out under section 145(1) of the Charities Act 2011, but section 144(1) (audit) of the Charities Act 2011 does not apply.

Gifts in Kind. The Charity receives the benefit of work carried out by volunteers and receives the use of facility and equipment without charge; no value is placed on these items.

Taxation. As a registered Charity, the Association benefits from Rates relief and is generally exempt from Income Tax and Capital Gains Tax, but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Investments. Investments are stated at market value.

2. INVESTMENT INCOME (DIVIDENDS AND INTEREST)

	2026	2025
	£	£
CCLA COIF Charity Funds		
Property Fund	7,043	7,181
Ethical Fund	1,875	4,171
Total	**8,918**	**11,352**

THE INCORPORATED TRUSTEES OF THE CHARITY OF MARY PARMINTER

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2026

3. MANAGEMENT AND ADMINISTRATION COSTS	2026		2025
GENERAL FUND	£		£
Maintenance Chapel and Manse (see schedule p8)	19,213		73,239
Chaplain honorarium and expenses	7,496		7,164
Gardening	6,851		1,165
Insurance	3,684		
Administration and Sundry	2,551		9,781
Manse heating subsidy	1,800		1,800
Council Tax	1,619		2,975
Telephone/Broadband	360		360
Water Rates	159		295
Trustee Expenses	120		110
Transfer to Housing fund	-		
Total	**43,852**		**96,889**
HOUSING FUND			
Maintenance: Cottages	19,136		21,975
Insurance	1,946		3,155
Sundries	1,806		1,989
Clerk's Honorarium	1,169		
Garden	690		3,382
Christmas gifts to residents	450		250
Subscriptions	58		419
Transfer to General Fund	-		5,000
Capital expenditure (Preparation of ASHP installation)	6,349		500
Total	**31,604**		**36,670**

THE INCORPORATED TRUSTEES OF THE CHARITY OF MARY PARMINTER

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2026

MANAGEMENT AND ADMINISTRATION COSTS - BREAKDOWN OF MAINTENANCE & REPAIRS	**2026**
	£
CHAPEL, MANSE AND GROUNDS (FROM GENERAL FUND)	
MANSE PORCH	9,199
MANSE PLUMBING AND DRAINAGE	5,960
PREPARATION FOR ASHP INSTALLATION IN ALMSHOUSES	1,207
CHAPEL GARDEN REMOVE RAISED BED	720
MEADOW HOLE FOR BOG GARDEN FOR ECO GOLD AWARD	560
MANSE BATHROOM AND GUTTERING	483
MANSE ASHP SERVICING	388
PREPARATION OF SITE LOG BOOK BY J MARSHALL	355
CHAPEL ROOF	218
J MARSHALL ONSITE MEETING WITH GREENGENUK	70
CHAPEL WALLPAPER	53
Total	**19,213**
ALMSHOUSES (FROM HOUSING FUND)	
PREPARATION FOR ASHP INSTALLATION	6,349
DRAINAGE 1,2,3	4,596
VARIOUS SMALL REPAIRS	3,788
INSTALL NEW SHOWERS IN 1,2,3,6,7	2,980
WINDOWS, FASCIAS AND GUTTER CLEANING	1,898
FENCING NO1	945
ASHP BASIC SERVICE 1,2,3,6,7	945
ENVIROVENT VENTILATION SERVICING	840
UNBLOCK DRAINS 1,2,3	815
SEPTIC TANK EMPTYING	803
LOFT LIGHTING 1,6,7	380
BLINDS FOR NO3	288
INSTALL HANDRAILS AT NO6	243
DEHUMIDIFIER FOR NO4	170
LINO NO1	166
UNBLOCK GUTTERS 6,7	140
STOP SUBSIDENCE OF BANK AT NO7	140
Total	**25,485**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2026

4. TANGIBLE FIXED ASSETS	**Freehold Land and Buildings**
Cost	£
Balance on 1 July 2025	29,747
Balance on 30 June 2026	29,747
Housing Association Grant	
Balance on 1 July 2025	14,899
Balance on 30 June 2026	14,899
Net Book Value on 30 June 2025	14,848
Net Book Value on 30 June 2026	14,848

Cottages 1,2 and 3 were built in 1969 at a cost of £9,092 and were financed partly from internal funding and partly from an interest free loan from the Charity's General Fund out of a gift from the Devon and Cornwall Congregational Union.

Cottage 4 was part of the original endowment and created by the amalgamation of original almshouses 4 & 5.

Cottages 6 and 7 were built in 1978 at a cost of £20,655 and were financed by a loan from East Devon District Council (now repaid) and partly from a grant of £14,899 from the Department of the Environment and partly from an interest free loan from the Charity's General Trust Fund out of a gift from the Devon and Cornwall Congregational Union.

Note: The Charity has no legal right to dispose of the properties other than by transfer to another charity at the nominal book value, representing original costs less the Housing Association Grant (which might have to be repaid). Any proposal for sale must be in consultation with the Charity Commission with the expectation that sale proceeds are used for the re-provision of almshouses.

THE INCORPORATED TRUSTEES OF THE CHARITY OF MARY PARMINTER

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2026

5. INVESTMENTS

	No. of Shares	Share price		2026		2025
		p		£		£
COIF Charity Property Fund						
COIF Charity Property Fund	125,676.13	106.12				133,464
COIF Charity Property Fund	125,767.13	106.46		133,891		
Allocated to:						
General Extraordinary Repair Fund				33,891		33,464
Housing Extraordinary Repair Fund				100,000		100,000
				133,891		**133,464**
COIF Ethical Investment Fund						
COIF Ethical Investment Fund	16,008.32	296.70				47,497
COIF Ethical Investment Fund	33,211.97	289.71		96,218		
Allocated to:						
General Cyclical Repair Fund				56,218		17,497
Housing Cyclical Repair Fund				40,000		30,000
				96,218		**47,497**
TOTAL				**230,109**		**180,961**
Includes switch in from CCLA funds held by Point in View Church						
COIF Deposit Fund CO3072543	4,500					
COIF Managed Fund CO3072544	43,214					
	47,714					

THE INCORPORATED TRUSTEES OF THE CHARITY OF MARY PARMINTER

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2026

SUMMARY OF FUNDS

	2026	2025
	£	£
Investments		
General Fund (Extraordinary Repair Fund)	33,891	33,464
General Fund (Cyclical Maintenance Fund)	56,218	17,497
Housing Fund (Extraordinary Repair Fund	100,000	100,000
Housing Fund (Cyclical Maintenance Fund)	40,000	30,000
	230,109	**180,961**

APPENDIX

POINT IN VIEW CHAPEL ACCOUNTS FOR YEAR ENDING 30/6/2026

STATEMENT OF ASSETS AND LIABILITIES AT 30/06/2026

	TSB Current Account			
Bank balance as at 30.06.2026	£11,055.02		Bank balance as at 30.06.2025	£4,314.23
Less cheques not presented	£0.00		Less cheques not presented	£0.00
	£11,055.02			**£4,314.23**
	COIF Deposit Account CO3072543-001			
2025/2026			2024/2025	
Balance c/f	£4,467.83		Balance c/f	£4,265.31
Interest	£140.55		Interest	£202.52
Transfer out to Charity of Mary Parminter Fund CO3066555	£4,500.00			
	£108.38			**£4,467.83**
	COIF Managed Fund CO3072544-001			
2025/2026			2024/2025	
Initial investment 9 Jan 2014	£20,000.00		Initial investment 9 Jan 2014	£20,000.00
Balance c/f	£54,999.37		Balance c/f	£56,027.95
Sale of unit/shares	£10,000.00			
Transfer out to Charity of Mary Parminter Fund CO3066555	£43,214.35			
Value 30 June 2026	**£0.00**		Value 30 June 2024	**£54,999.37**
GAIN/LOSS	-£54,999.37			-£1,028.58
Account closed and transferred to Trust fund.				
Account held in name of trustees who also attended the chapel. Chapel required new roof and these funds were necessary to finance it.				
NOTE: These accounts are prepared on the 'Receipts & Payments' basis and comply with the appropriate legal requirements.				
Signed: Andrea McAdam			Treasurer	
A. McAdam				

POINT IN VIEW CHAPEL ACCOUNTS FOR YEAR ENDING 30/6/2026

RECEIPTS AND PAYMENTS ACCOUNT

	RECEIPTS		
	2025/2026		**2024/2025**
Weekly Offerings inc CAF	£7,625		£9,054
HMRC Gift Aid Tax Refund 2024/2025	£3,718		£474
Visitors boxes and donations	£416		£203
CCLA investment	£10,000		
	£21,759		£9,731
SPECIAL EVENTS			
Weddings	£200		£100
Concert/Craft fair			£0
	£200		£100
MISCELLANEOUS			
Jesus Christ Superstar Trip reimbursement			£215
Reimbursement of Christmas meal			£220
TOTAL RECEIPTS	£21,959		£10,266
Cash balance 30/06/2025	£4,314		£13,541
Cash balance 30/06/2026	£11,055		£4,314
Net receipts for 2025/2026	£6,741		-£9,227

POINT IN VIEW CHAPEL ACCOUNTS FOR YEAR ENDING 30/6/2026

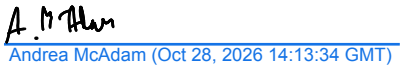
RECEIPTS AND PAYMENTS ACCOUNT

PAYMENTS

	2025/2026	2024/2025
MINISTRY		
Chaplain honorarium	£600	£650
Chaplain's expenses	£931	£1,133
	£1,531	£1,783
MISSION & CHARITIES		
Esteem Team	£1,800	£1,000
Embrace the Middle East	£1,620	£2,050
Exmouth Food Bank	£1,171	£2,005
Open Door Exmouth	£1,000	£2,000
Chaplain's discretionary fund	£500	£400
URC Ministry & Mission	£100	
Small Pilgrim Places	£15	£15
Christian Aid		£751
Exmouth Coastal Churches Christmas Encounter		£50
	£6,206	£8,271
MAINTENANCE & REPAIR		
Tent maintenance	£1,800	£2,160
Electricity Bulb/Octopus energy	£1,406	£2,151
Cleaning	£1,300	£1,300
Gardening	£597	£576
Organ	£198	£174
Welcome sign repair	£192	
Window cleaning	£280	£40
	£5,773	£6,401
MISCELLANEOUS		
Catering	£548	£176
Shift it rubbish disposal	£516	
CCLI (Music Licence)	£200	£97
Cuckoo (J F) (Broadband)	£160	£420
Trudi Cotton Archive materials	£104	
Printing	£87	
Jenny French-Batten - Secretarial	£83	£223
Sundries	£39	
Parish UK subscription	£19	
Defibrillator purchase and installation		£712
Jesus Christ Superstar trip (reimbursed)		£237
Exmouth Pride Event		£223
Harvest Lunch		£220
Christmas meal		£210
Trudi Cotton Coffee		£196
Bible Society Course books		£187
Wheelbarrow		£86
Retirement gift to trustee		£51
	£1,756	£3,038
TOTAL PAYMENTS	£15,266	£19,493

Signature: 

Email: david.ley.exmouth@gmail.com

Signature: 
Andrea McAdam (Oct 28, 2026 14:13:34 GMT)

Email: andreamcadam093@gmail.com