

**ASHFORD AND TENTERDEN UMBRELLA
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

Beresfords
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Ashford and Tenterden Umbrella Contents

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**Ashford and Tenterden Umbrella
Reference and Administrative Details
For The Year Ended 31 March 2025**

Trustees	Mr E Chambers - Chair Ms W Baker Ms R Bartter Ms D Clayton Ms E Horton
Charity Number	1005517
Business	Berwick House 8 Elwick Road Ashford Kent TN23 1PF
Independent Examiner	Daniel Payne FCCA Beresfords Chartered Certified Accountants 1-2 Rhodium Point Spindle Close Hawkinge, Folkestone Kent CT18 7TQ

Ashford and Tenterden Umbrella Trustees' Report For The Year Ended 31 March 2025

The trustees present their report and the financial statements for the year ended 31 March 2025.

Objectives and Activities

Aims and Objectives

Ashford and Tenterden Umbrella exists to provide a welcoming, inclusive space for local people to connect, learn, and enjoy activities that reduce isolation and promote wellbeing. Our mission is to support members in living active, fulfilling lives by offering social opportunities, creative sessions, and practical support tailored to their needs.

Significant Activities

Review of the Year

This has been a positive and progressive year for the charity. Trustees have worked collaboratively to strengthen and broaden our services, ensuring they reach a wider range of local people. Guided by the principle of "You Said, We Did", we listened to member feedback and made meaningful changes that reflect the needs and aspirations of our community.

Programme & Timetable

- Tuesdays: Chatty Café (with pool table available), featuring quizzes, local information sheets, and a structured, welcoming space to discuss local issues.
- Wednesdays: Day trips to local places of interest, including Tenterden Town, Victoria Park, and local garden centres; visits to other Umbrella centres to share ideas and see different services first-hand.
- Thursdays: Art class, supported by additional volunteers. To ensure everyone had something to enjoy, the pool table was reintroduced on Thursdays for those who preferred an alternative to art. Members' artwork was displayed in the parish hall before being taken home.

These activities provided discussion points for future destinations and helped us scope ideas directly from members about trips, café improvements, and ways to make sessions more inclusive.

Public Benefit

The trustees ensure that all activities of the charity deliver a clear public benefit in accordance with Charity Commission guidance. They regularly review programmes and services to confirm they meet our charitable objectives and provide meaningful impact for the communities we serve.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Main Achievements

Key Developments

- Healthier Catering & Expanded Hot Drinks Range: We introduced healthier meal options and removed the cost of warm drinks, making our offer more inclusive and affordable. The drinks menu was expanded to include fruit teas and other options. Volunteers played a bigger role in the kitchen, using their skills to enhance the quality and variety of food served.
- Investment in Café Resources: Trustees invested in new aprons, hats, and PPE for café staff and volunteers, alongside new tablecloths, salt and pepper pots, and dedicated café equipment—creating a more welcoming, professional environment. We are proud to report the café achieved a 5star rating from Ashford Borough Council Environmental Health.
- Electronic Till for Customer Experience & Member Roles: We purchased an electronic till to streamline transactions, improve customer experience, and encourage members to take on more active roles within the café.
- Client Survey & Service Adaptation: A comprehensive member survey helped us assess the relevance of our services. As a result, we introduced Wednesday trips and ensured each outing was evaluated via posttrip surveys, enabling us to identify which trips to repeat and which to retire.
- To make outings accessible, the charity subsidised transport costs and partnered with Wealden Wheels—recognising that changing a longstanding programme can be challenging and supporting members through that transition.

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Ashford and Tenterden Umbrella Trustees' Report (continued) For The Year Ended 31 March 2025

Main Achievements - continued

- Operational Improvements
- Introduced an electronic accounts system to streamline financial management.
- Created an archive of charity papers at the local Volunteer Centre.
- Invested in IT equipment to support staff operations and improve efficiency.
- Resource streamlining at the parish rooms improved organisation and use of space.
- Trustee Development & Governance: Trustees undertook training on roles and responsibilities and responded proactively to issues raised in the member survey—resulting in healthier meals and reduced food costs. With support from the local Volunteer Centre, the charity built operational capacity so that daytoday running is now more led by staff and volunteers, enabling the trustees, particularly the Chair, to focus more on strategic leadership and future planning. This shift has strengthened resilience while championing the trustees' role in setting direction and standards.
- Cost of Living Support: Being mindful of the ongoing cost of living pressures, trustees ensured information and signposting were readily available, helping members access relevant support. Over the Christmas closure period, members received packs containing details of local support services that remained open. Trustees also decided that, in future years, it would be beneficial to open the centre over Christmas (excluding Bank Holidays) to provide continuity and companionship during a potentially difficult time.

Sustainable Funding and Community Engagement

We began developing new sustainable funding streams, including donation boxes at the Thursday art class and at the café. Throughout the year, the charity was represented at local fetes and community events, raising awareness and funds while strengthening local partnerships.

Between April 2024-March 2025, we:

- held 2 fundraising quiz nights at The Ashford Cinema with support from Radio Ashford's Samantha Griffin (Each Quiz raised over £1K).
- attended various Eat Well, Spend Less Roadshows to promote the charity and show the community what is on offer.
- attended several summer fairs with fundraising stalls and promoting the charity. The Kennington Summer Fayre was a popular one with our teddy tombola.

Financial Review

Financial Position

At the end of the period, the charity remains financially stable, with reserves being purposefully utilised to support service development and organisational transformation.

Reserves Policy

The charity holds reserves to provide financial resilience and flexibility, enabling it to manage risk, respond to change, and invest in modern, relevant services for beneficiaries.

Going Concern

While the charity has faced some uncertainty during a period of transformation and service trialling, the trustees are confident that ongoing review and adaptation will support its continued operation as a going concern.

Structure, Governance and Management

Governing Document

The charity is an unincorporated charity governed by a constitution as amended 11th October 2023.

**Ashford and Tenterden Umbrella
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Trustee Selection Methods

In accordance with our constitution, all the Trustees and Officers have stood down. We have not received any written requests for these positions, but Mr Edwin Chambers, Dorothy Clayton, Eunice Horton, and Wendy Baker, are prepared to stand again in 2025-2026.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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 trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' report was approved by the board of trustees and signed on its behalf by:

Mr E Chambers

Trustee

Date

Ashford and Tenterden Umbrella
Independent Examiner's Report to the Trustees of Ashford and Tenterden Umbrella
For The Year Ended 31 March 2025

I report to the trustees on my examination of the accounts of Ashford and Tenterden Umbrella (the Trust) for the year ended 31 March 2025.

Responsibilities and Basis of Report

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 in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Daniel Payne FCCA
Date
Beresfords
Chartered Certified Accountants
1-2 Rhodium Point
Spindle Close
Hawkinge, Folkestone
Kent
CT18 7TQ

**Ashford and Tenterden Umbrella
Statement of Financial Activities
For The Year Ended 31 March 2025**

				2025	2024
		Unrestricted funds	Restricted funds	Total funds	Unrestricted funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	3,447	19,660	23,107	29,385
Charitable activities:					
Ashford and Tenterden Umbrella		6,545	-	6,545	1,947
Other trading activities	4	3,173	-	3,173	4,404
Investments	5	746	-	746	381
		13,911	19,660	33,571	36,117
EXPENDITURE ON:					
Raising funds	8	(9,989)	-	(9,989)	(12,044)
Charitable activities:	8				
Ashford and Tenterden Umbrella		(43,010)	(17,533)	(60,543)	(48,290)
		(52,999)	(17,533)	(70,532)	(60,334)
NET EXPENDITURE		(39,088)	2,127	(36,961)	(24,217)
NET MOVEMENT IN FUNDS		(39,088)	2,127	(36,961)	(24,217)
RECONCILIATION OF FUNDS:					
Total funds brought forward		96,598	-	96,598	120,815
TOTAL FUNDS CARRIED FORWARD	17	57,510	2,127	59,637	96,598

The notes on pages 8 to 13 form part of these financial statements.

**Ashford and Tenterden Umbrella
Statement of Financial Position
As At 31 March 2025**

				2025	2024
		Unrestricted funds	Restricted funds	Total funds	Total funds
	Notes	£	£	£	£
FIXED ASSETS					
Tangible Assets	13	614	-	614	-
		614	-	614	-
CURRENT ASSETS					
Debtors	14	153	-	153	-
Cash at bank and in hand		58,309	2,127	60,436	96,598
		58,462	2,127	60,589	96,598
Creditors: Amounts Falling Due Within One Year	15	(1,566)	-	(1,566)	-
NET CURRENT ASSETS (LIABILITIES)		56,896	2,127	59,023	96,598
TOTAL ASSETS LESS CURRENT LIABILITIES		57,510	2,127	59,637	96,598
NET ASSETS		57,510	2,127	59,637	96,598
FUNDS OF THE CHARITY					
Restricted Funds				2,127	-
Unrestricted Funds				57,510	96,598
TOTAL FUNDS	17			59,637	96,598

On behalf of the board

Mr E Chambers

Trustee

Date

The notes on pages 8 to 13 form part of these financial statements.

Ashford and Tenterden Umbrella

Notes to the Financial Statements

For The Year Ended 31 March 2025

1. General Information

Ashford and Tenterden Umbrella is an unincorporated charity registered with the Charity Commission, registered charity number 1005517. The principal address is .

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Incoming Resources

General

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and Legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants Receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

2.3. Resources Expended

General

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable Activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

2.4. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Computer Equipment	5 years straight line
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2.5. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

Ashford and Tenterden Umbrella
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

	Unrestricted funds	Restricted funds	2025 Total funds
	£	£	£
Donations and gifts	3,447	-	3,447
Grants	-	19,660	19,660
	<u>3,447</u>	<u>19,660</u>	<u>23,107</u>

	Unrestricted funds	Restricted funds	2024 Total funds
	£	£	£
Donations and gifts	-	-	-
Grants	29,385	-	29,385
	<u>29,385</u>	<u>-</u>	<u>29,385</u>

4. Income from Other Trading Activities

	2025 Unrestricted funds	2024 Unrestricted funds
	£	£
Fundraising events	<u>3,173</u>	<u>4,404</u>

5. Investment Income

	2025 Unrestricted funds	2024 Unrestricted funds
	£	£
Bank interest receivable	<u>746</u>	<u>381</u>

6. Government Grants

Government grants recognised in the accounts were as follows:

	2025 £	2024 £
Ashford Borough Council	<u>660</u>	<u>-</u>

7. Net Income/(Expenditure)

The net expenditure is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets - owned	<u>48</u>	<u>-</u>

Ashford and Tenterden Umbrella
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

8. Analysis of Expenditure

	2025		
	Activities undertaken directly	Support costs (see note 9)	Total
	£	£	£
Raising funds	9,989	-	9,989
Ashford and Tenterden Umbrella	9,190	51,353	60,543
	<u>19,179</u>	<u>51,353</u>	<u>70,532</u>

	2024		
	Activities undertaken directly	Support costs (see note 9)	Total
	£	£	£
Raising funds	12,044	-	12,044
Ashford and Tenterden Umbrella	8,886	39,404	48,290
	<u>20,930</u>	<u>39,404</u>	<u>60,334</u>

9. Support Costs

	2025
	Ashford and Tenterden Umbrella
	£
Employee costs	25,247
Premises expenses	7,975
General administration	17,008
Depreciation	48
Governance costs	1,075
	<u>51,353</u>

	2024
	Ashford and Tenterden Umbrella
	£
Employee costs	23,257
Premises expenses	8,336
General administration	7,811
	<u>39,404</u>

10. Independent Examiner's Remuneration

	2025	2024
	£	£
Independent examination of the financial statements	<u>1,075</u>	<u>-</u>

Ashford and Tenterden Umbrella
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

11. Staff Costs

Staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	24,067	20,641
Other pension costs	841	-
	<u>24,908</u>	<u>20,641</u>

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

12. Average Number of Employees

Average number of employees during the year was: 2 (2024: 2)

13. Tangible Assets

	Computer Equipment £
Cost	
As at 1 April 2024	-
Additions	662
As at 31 March 2025	<u>662</u>
Depreciation	
As at 1 April 2024	-
Provided during the period	48
As at 31 March 2025	<u>48</u>
Net Book Value	
As at 31 March 2025	<u>614</u>
As at 1 April 2024	<u>-</u>

14. Debtors

	2025	2024
	£	£
Due within one year		
Other debtors	153	-
	<u>153</u>	<u>-</u>

15. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Other creditors	109	-
Taxation and social security	62	-
Accruals and deferred income	1,395	-
	<u>1,566</u>	<u>-</u>

Ashford and Tenterden Umbrella
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

16. Pension Commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £841 (2024: £0).

At the statement of financial position date contributions of £109 (2024: £0) were due to the fund and are included in creditors.

17. Movement in Funds

	As at 1 April 2024	Income	Expenditure	As at 31 March 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	96,598	13,911	(52,999)	57,510
Restricted funds				
The Godinton Charitable Trust	-	2,000	(2,000)	-
Kent Community Foundation	-	6,000	(6,000)	-
The Henry Smith Charity	-	5,000	(5,000)	-
The Whitehead Monckton Charitable Foundation	-	1,000	(1,000)	-
Diana Edgson Wright Charitable Trust	-	1,000	(1,000)	-
The Albert Hunt Trust	-	2,000	(2,000)	-
The W.G. Edwards Charitable Foundation	-	2,000	(380)	1,620
Ashford Borough Council	-	660	(153)	507
Total restricted funds	-	19,660	(17,533)	2,127
Total funds	96,598	33,571	(70,532)	59,637

	As at 1 April 2023	Income	Expenditure	As at 31 March 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	120,815	36,117	(60,334)	96,598
Total funds	120,815	36,117	(60,334)	96,598

18. Transactions with Trustees

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

Ashford and Tenterden Umbrella
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

	2025	2024
	£	£
Travel	1,692	-
Other Expenses	1,109	-
	<u>2,801</u>	<u>-</u>

Number of trustees reimbursed for expenses during the year was 1 (2024: 0)

19. Related Party Disclosures

There have been no related party transactions in the reporting period that require disclosure, except for those disclosed in the Transactions with Trustees note.