

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025
FOR
THE COTTAGE COMMUNITY**

Sargeant Partnership Limited
Chartered Accountants
5 White Oak Square
London Road
Swanley
Kent
BR8 7AG

THE COTTAGE COMMUNITY

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THE COTTAGE COMMUNITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Public Benefit

The Trustees have consulted the guidance made available by the Charity Commission for England and Wales on the Public Benefit requirement of the Charities Act 2011. The Trustees are confident that they have complied with their duty under section 4 of the Charities Act 2011 in that they have had due regard to public benefit guidance published by the Commission. In furtherance of the charity's charitable purposes for public benefit the Trustees give details of their activities in the following:

Services to elderly and vulnerable people in the North Kent area broadly with a view to give support and enable them to continue to live at home.

Objectives and Activity

The objective of the charity is to enhance the personal choices and quality of life of elderly and vulnerable people primarily living at home within its area, through the provision of a day care centre and transport facilities, the latter providing shopping and other day trips and outings, together with advice and information and other connected facilities.

The Day Centre

The premises at Waller Park continues to provide elderly and vulnerable clients who live at home with facilities providing lunches and the opportunity to socialise and partake in a wide variety of activities including: book clubs, singing sessions, armchair exercise classes, bingo and other pastimes.

Minibus Services

Minibuses are available for clients' transport both to transport clients to and from the Day Centre and to provide day outings for shopping expeditions and trips to places of local interest together with outings further afield to the coast.

Achievements and Performance

The day trips aspect of operations is very popular and has increased over the years serving additional clients. We owe this to the great team at The Cottage Community and the Trustees thank the CEO and her staff for their professionalism, enthusiasm, innovation and ability to adapt.

FINANCIAL REVIEW

The charity's income is sourced entirely from: the provision of transport, day care, charity shop income and some small grants. This provides less than fifty percent of its funding requirements and the charity is rapidly approaching the situation of having utilised the whole of its reserves including that historically provided by KCC.

Continuation of our services to clients for the long term can only take place if additional sources of funds are found.

As to the results in the year: Income from clients increased while outgoings were maintained at the previous year level. As usual, salaries of staff were increased in the year in line with the National Living Wage recommendation. The charity shop in Swanley Shopping Centre continued to make a substantial contribution.

The financial statements for the year ended 31 March 2025 follow this report and have been examined by Sargeant Partnership Limited. The statements show that the charity incurred a deficit in the year of £111,727 the loss being covered by reserves.

THE COTTAGE COMMUNITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Constitution

The charity is registered with the Charity Commission and is a Charitable Incorporated Organisation (CIO). It has a written constitution dated 13 November 2019, which details the framework and parameters of our activities and objectives.

Method of Appointment or Election of Trustees

The management of the charity is the responsibility of the Trustees who are appointed under the terms of the constitution. Trustees are recruited according to the skills and experience they can provide to obtain a competent and balanced management.

Risk Management

The Trustees have assessed the major risks to which the charity is exposed and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

Reserves Policy

In accordance with The Charity Commission recommendation and best practice, the charity held a minimum of six months operating costs in its reserves. Monies held in reserve are where appropriate, retained in a fixed rate deposit account.

Registered Company number

CE015598 (England and Wales)

Registered Charity number

1180662

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1180662

Principal address

Jubilee Pavilion
Waller Park
Wood Lane
Dartford
Kent
DA2 7LR

Trustees

Mr J Kelly (Chair)
Mr P Coleman
Mr D Putman (Treasurer)
Mr C Armstrong
Mr J Willis

Chief Executive Officer

Ms A Dabb

THE COTTAGE COMMUNITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Joanne Brown
Sargeant Partnership Limited
Chartered Accountants
5 White Oak Square
London Road
Swanley
Kent
BR8 7AG

Approved by order of the board of trustees on ^{09/10/2025} and signed on its behalf by:

Derek Putman

.....
D W Putman - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE COTTAGE COMMUNITY

Independent examiner's report to the trustees of The Cottage Community

I report to the charity trustees on my examination of the accounts of The Cottage Community (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').

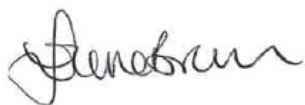
I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

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 content 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.



Joanne Brown

Sargeant Partnership Limited
Chartered Accountants
5 White Oak Square
London Road
Swanley
Kent
BR8 7AG

Date: 09/10/2025

THE COTTAGE COMMUNITY

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		21,865	-	21,865	33,910
Charitable activities					
General		69,740	-	69,740	66,494
Other income		8,479	-	8,479	200
Total		<u>100,084</u>	<u>-</u>	<u>100,084</u>	<u>100,604</u>
EXPENDITURE ON					
Charitable activities					
General		<u>211,811</u>	<u>-</u>	<u>211,811</u>	<u>239,806</u>
Net gains on investments		<u>-</u>	<u>-</u>	<u>-</u>	<u>68,573</u>
NET INCOME/(EXPENDITURE)		(111,727)	-	(111,727)	(70,629)
RECONCILIATION OF FUNDS					
Total funds brought forward		454,981	-	454,981	525,610
TOTAL FUNDS CARRIED FORWARD		<u><u>343,254</u></u>	<u><u>-</u></u>	<u><u>343,254</u></u>	<u><u>454,981</u></u>

The notes form part of these financial statements

THE COTTAGE COMMUNITY

BALANCE SHEET 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	5	63,420	-	63,420	61,060
Investments	6	15,000	-	15,000	15,000
		<hr/> 78,420	<hr/> -	<hr/> 78,420	<hr/> 76,060
CURRENT ASSETS					
Stocks	7	250	-	250	300
Debtors	8	65,634	-	65,634	60,488
Cash at bank and in hand		203,595	-	203,595	327,438
		<hr/> 269,479	<hr/> -	<hr/> 269,479	<hr/> 388,226
CREDITORS					
Amounts falling due within one year	9	(4,645)	-	(4,645)	(9,305)
		<hr/>	<hr/>	<hr/>	<hr/>
NET CURRENT ASSETS		<hr/> 264,834	<hr/> -	<hr/> 264,834	<hr/> 378,921
TOTAL ASSETS LESS CURRENT LIABILITIES		<hr/> 343,254	<hr/> -	<hr/> 343,254	<hr/> 454,981
NET ASSETS		<hr/> 343,254	<hr/> -	<hr/> 343,254	<hr/> 454,981
FUNDS	10				
Unrestricted funds				<hr/> 343,254	<hr/> 454,981
TOTAL FUNDS				<hr/> 343,254	<hr/> 454,981

The financial statements were approved by the Board of Trustees and authorised for issue on 09/10/2025..... and were signed on its behalf by:

Derek Putman

.....
D W Putman - Trustee

THE COTTAGE COMMUNITY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, 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 financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- 25% per annum on reducing balance
Fixtures and fittings	- 25% per annum on reducing balance
Motor vehicles	- 25% per annum on reducing balance

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

The trustees consider that there are no restricted funds at the year end.

The Capital Reserve was transferred to the general fund last year due to the sale of the freehold property.

THE COTTAGE COMMUNITY

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES - continued

Grants receivable

Receipts by way of "grant" have been included in the Statement of Financial Activities (gross, no netting off) in accordance with the term of the grant and have not been recognised until the conditions for receipts have been complied with.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

3. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2025	2024
Administration	11	10

No employees received emoluments in excess of £60,000.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	33,910	-	33,910
Charitable activities			
General	66,494	-	66,494
Other income	200	-	200
Total	<u>100,604</u>	<u>-</u>	<u>100,604</u>
EXPENDITURE ON			
Charitable activities			
General	<u>230,079</u>	<u>9,727</u>	<u>239,806</u>
Net gains on investments	<u>68,573</u>	<u>-</u>	<u>68,573</u>
NET INCOME/(EXPENDITURE)	(60,902)	(9,727)	(70,629)

THE COTTAGE COMMUNITY

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	515,883	9,727	525,610
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD	454,981	-	454,981
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

5. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Motor vehicles £	Totals £
COST				
At 1 April 2024	32,775	12,183	70,360	115,318
Additions	-	-	18,000	18,000
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2025	32,775	12,183	88,360	133,318
	<hr/>	<hr/>	<hr/>	<hr/>
DEPRECIATION				
At 1 April 2024	24,814	8,433	21,011	54,258
Charge for year	1,991	937	12,712	15,640
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2025	26,805	9,370	33,723	69,898
	<hr/>	<hr/>	<hr/>	<hr/>
NET BOOK VALUE				
At 31 March 2025	5,970	2,813	54,637	63,420
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31 March 2024	7,961	3,750	49,349	61,060
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

6. FIXED ASSET INVESTMENTS

	Shares in group undertakin £
MARKET VALUE	
At 1 April 2024 and 31 March 2025	15,000
	<hr/>
NET BOOK VALUE	
At 31 March 2025	15,000
	<hr/> <hr/>
At 31 March 2024	15,000
	<hr/> <hr/>

There were no investment assets outside the UK.

THE COTTAGE COMMUNITY

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

7. STOCKS

	2025	2024
	£	£
Stocks	250	300

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade debtors	1,629	1,575
Other debtors	63,394	58,635
Prepayments	611	278
	<u>65,634</u>	<u>60,488</u>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	108	-
Taxation and social security	-	4,256
Other creditors	4,537	5,049
	<u>4,645</u>	<u>9,305</u>

10. MOVEMENT IN FUNDS

	At 1/4/24	Net movement in funds	At 31/3/25
	£	£	£
Unrestricted funds			
General fund	454,981	(111,727)	343,254
	<u>454,981</u>	<u>(111,727)</u>	<u>343,254</u>
TOTAL FUNDS	<u>454,981</u>	<u>(111,727)</u>	<u>343,254</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	100,084	(211,811)	(111,727)
	<u>100,084</u>	<u>(211,811)</u>	<u>(111,727)</u>
TOTAL FUNDS	<u>100,084</u>	<u>(211,811)</u>	<u>(111,727)</u>

THE COTTAGE COMMUNITY

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

10. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/23 £	Net movement in funds £	Transfers between funds £	At 31/3/24 £
Unrestricted funds				
General fund	84,864	(129,883)	500,000	454,981
Capital Reserve	431,019	68,981	(500,000)	-
	<u>515,883</u>	<u>(60,902)</u>	<u>-</u>	<u>454,981</u>
Restricted funds				
COOP grant	9,727	(9,727)	-	-
	<u>9,727</u>	<u>(9,727)</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>525,610</u>	<u>(70,629)</u>	<u>-</u>	<u>454,981</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	100,604	(230,079)	(408)	(129,883)
Capital Reserve	-	-	68,981	68,981
	<u>100,604</u>	<u>(230,079)</u>	<u>68,573</u>	<u>(60,902)</u>
Restricted funds				
COOP grant	-	(9,727)	-	(9,727)
	<u>-</u>	<u>(9,727)</u>	<u>-</u>	<u>(9,727)</u>
TOTAL FUNDS	<u>100,604</u>	<u>(239,806)</u>	<u>68,573</u>	<u>(70,629)</u>

THE COTTAGE COMMUNITY

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

10. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/23 £	Net movement in funds £	Transfers between funds £	At 31/3/25 £
Unrestricted funds				
General fund	84,864	(241,610)	500,000	343,254
Capital Reserve	431,019	68,981	(500,000)	-
	<u>515,883</u>	<u>(172,629)</u>	<u>-</u>	<u>343,254</u>
Restricted funds				
COOP grant	9,727	(9,727)	-	-
	<u>9,727</u>	<u>(9,727)</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>525,610</u>	<u>(182,356)</u>	<u>-</u>	<u>343,254</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	200,688	(441,890)	(408)	(241,610)
Capital Reserve	-	-	68,981	68,981
	<u>200,688</u>	<u>(441,890)</u>	<u>68,573</u>	<u>(172,629)</u>
Restricted funds				
COOP grant	-	(9,727)	-	(9,727)
	<u>-</u>	<u>(9,727)</u>	<u>-</u>	<u>(9,727)</u>
TOTAL FUNDS	<u>200,688</u>	<u>(451,617)</u>	<u>68,573</u>	<u>(182,356)</u>

THE COTTAGE COMMUNITY

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

11. RELATED PARTY DISCLOSURES

At 31st March 2025 the charity was owed £63,394 (2024: £58,635) from it's subsidiary company RACDV Sales Limited

THE COTTAGE COMMUNITY

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	18,169	32,248
Grants	3,696	1,662
	<hr/>	<hr/>
	21,865	33,910
Charitable activities		
Income from client services	69,740	66,494
Other income		
Other income	8,479	200
	<hr/>	<hr/>
Total incoming resources	100,084	100,604
EXPENDITURE		
Charitable activities		
Wages	132,674	135,893
Establishment costs	22,106	28,870
Vehicle running and leasing	26,942	24,910
Catering supplies	2,424	3,937
Sundries	2,510	2,083
Improvements to property	1,991	2,653
Fixtures and fittings	937	1,307
Motor vehicles	12,712	3,261
	<hr/>	<hr/>
	202,296	202,914
Support costs		
Finance		
Bank charges	-	1
Interest on overdue tax	-	58
	<hr/>	<hr/>
	-	59
Governance costs		
Auditors' remuneration	3,606	3,500
Accountancy and legal fees	5,909	33,333
	<hr/>	<hr/>
	9,515	36,833

This page does not form part of the statutory financial statements

THE COTTAGE COMMUNITY

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	2025 £	2024 £
Total resources expended	211,811	239,806
Net expenditure before gains and losses	(111,727)	(139,202)
Realised recognised gains and losses		
Realised gains/(losses) on investment property	-	68,573
Net expenditure	(111,727)	(70,629)

This page does not form part of the statutory financial statements