

2024-2025

ANNUAL REPORT AND ACCOUNTS

carm

supporting older people in rural areas



Caring Altogether on Romney Marsh (CARM)
Sunflower House
Rolfe Lane
New Romney
Kent
TN28 8JR

Telephone: 01233 758122

Charity Registered in England & Wales
Charity number 1184552

FOREWORD BY THE CHAIR



I'm delighted to present the Annual Report for 2024-2025 on behalf of the Board of Trustees of Caring Altogether on Romney Marsh (CARM). As Trustees, we're responsible for setting the strategic direction, ensuring robust management, and upholding all legal and regulatory obligations of the charity.

And of course, we also ensure that we continue to provide a high level of service, which means ensuring the charity remains well-funded and that we spend those funds effectively. Our finances are diligently managed and overseen, as confirmed by the Independent Examiner's unqualified report for the year ended 31st March 2025, which found no material issues with our accounting records or practices. I'm happy to report that we've continued our important mission to reduce social isolation and loneliness among older people across Romney Marsh, Tenterden, and the surrounding areas. I summarise some of the highlights below, but I'd like to start by recognising how we've been able to do that and give some thanks. Firstly, I'd like to recognise a real friend of CARM that we sadly lost this year. Dr Ruth Smith will be known to many of you, having been associated with CARM for many years, as a volunteer, a Trustee, the Treasurer and most recently the Vice-Chair. Her commitment to CARM was incredible. She left a huge impression and will be missed. Thank you, Ruth.

I'd like to thank our former Manager, Helen Mattock, who retired in May having led the team for several years and through a period of significant change. And our current Manager, Liz Thorne. Liz joined in April and has already made a real difference. I'd like to thank her for her energy and professionalism, and on a more personal note for being a pleasure to work with.

Next, I'd like to thank the team. You'll see within the report the breadth of services that we provide. Achieving this with such a small staff is amazing and only possible through their dedication and commitment. And lastly, but certainly not least, our network of committed volunteers, who contributed over 7,300 volunteering hours in 2024-25. You make the delivery of our services possible, so thank you!

Our key services have demonstrated remarkable impact:

- We held 264 Meeting Points this year, welcoming an average of 17 people per session. A survey earlier in the year highlighted the immense value of these gatherings, with 98% of respondents making friends, and 93% noting an increased sense of well-being. To quote one of the attendees: "It's nice to come out and have a chat with people".
- The Befriending service has supported an average of 65 people through the year, providing a much needed connection.
- Our talking reminiscence service worked with six care settings delivering 133 sessions to 191 attendees, and our musical reminiscence service worked with 11 care settings providing 27 musical sessions to 201 people.
- We also continued our impactful Working in Schools program, where 22 school pupils from The Marsh Academy and Homewood School completed reminiscence projects with older friends or family members, gaining new skills and insights, and earning CARM certificates.
- This year, we were excited to launch six new services: our first hand massage service, three Communi-Teas parties, six Board Games for Gents sessions and nine people benefitting from access to community transport schemes. In addition, we began the distribution of puzzle worksheets and chair-based exercise sheets - further expanding our reach and offerings.

CARM operates without any form of statutory funding, relying entirely on the generosity of donations and grants to sustain our work. I'd like to extend a huge thank you to everyone who has supported us this year.

The achievements of this past year reflect the collective effort of our community - our clients, volunteers, staff, and supporters. Together, we are making a tangible difference in combating social isolation and enhancing lives across our rural communities.



Chair



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OBJECTS AND AIMS

CARM is a local charity aiming to reduce social isolation across Romney Marsh, Tenterden and rural Ashford.

We provide a range of services which enable older people the opportunity to meet and engage with others, either in their own homes or in community settings.

The charity's mission:

To support people living on Romney Marsh and its surrounding rural areas who are socially isolated.

Through this support we aim to improve people's well-being, to help people remain independent for longer and to enhance the quality of life of the rural communities where we operate.

In pursuing this mission, we will treat people with dignity and respect.



We treat everyone with compassion



We recognise the importance of respect and treat people with dignity



We are accessible and inclusive



We deliver high quality services cost effectively

The charity's objects:

To relieve persons on Romney Marsh and the surrounding areas who are in need by reason of their age or disability, in particular, by providing a range of services and activities which promotes their social inclusion, good health, and wellbeing..

Public benefit statement

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and planning future activities.

Our services are designed to relieve social isolation and promote wellbeing among older people and disabled adults in Romney Marsh and surrounding rural areas.

How the Charity is Constituted

Caring Altogether on Romney Marsh (CARM) is a Charitable Incorporated Organisation (CIO), registered with the Charity Commission in 2019 under charity number 1184552. Prior to this, CARM operated as an unincorporated charity (charity number 1067189) established in 1997.

Governance and Management

The charity is governed by the board of trustees, which is responsible for setting the strategic direction of the organisation and ensuring that it is well-managed and complies with its legal and regulatory obligations.

Trustees are recruited through local networks and community engagement, and are appointed by resolution of the board.

The trustees meet regularly throughout the year to review performance, monitor finances, and oversee risk. Sub-committees may be formed for specific areas of work, such as finance, fundraising or safeguarding.

Day-to-day management is delegated to the Manager, who is supported by a small staff team and a large network of committed volunteers. Operational and service decisions are overseen by the Manager and brought to the trustees where appropriate.



REFERENCE & ADMINISTRATIVE DETAILS

Manager:

Helen Mattock (*Until 20 May 2025*)

Liz Thorne (*Appointed 15 April 2025*)

Trustees:

Peter Allen (*Treasurer - appointed 23 July 2025*)

Shuna Body MBE

Wendy Body

Steve Croke (*Chair*)

Susan Graydon

Jean Jones

Gill Singfield (*Appointed 3 April 2025*)

Ruth Smith (*Deceased 22 May 2025*)

Liam Walsh (*Resigned 15 February 2025*)

Clare Young (*Appointed 29 April 2025*)

The charity is incorporated in England & Wales:

Charity Registration Number 1184582

Principal Office:

Sunflower House
Rolfe Lane
New Romney
Kent
TN28 8JR

Bankers:

Lloyds bank PLC
PO Box 1000
Chelmsford
BX1 1LT

Independent Examiner:

Sandra Wood-Brignall

Staff Team:

Caroline - *Development Officer & Lasting Friendships Coordinator*

Fiona - *Reminiscence Coordinator*

Katie - *Meeting Points Coordinator*

Kerry - *Befriending Coordinator*

Sarah - *Admin and Finance Officer*

Victoria - *Development, Funding & Marketing Officer*

Zena - *Befriending Coordinator*

MANAGER'S REPORT

I can't take credit for any of the fantastic work that was done by the Charity during 2024-25 as I have only been in post since April 2025.

That accolade goes to the Team and outgoing Manager Helen Mattock, who managed the Charity for a second time during the period 2020-2025. I would like to say a personal thank you to Helen for the great work that she did for CARM in both her tenures.



I am very glad to be working as a member of the CARM team - I have known the charity and its excellent reputation for a number of years during my work in the voluntary sector in Kent.

The generous funding that we received during the year from The National Lottery Community Fund and others has enabled us to continue to provide our vital services for the people of Romney Marsh, Tenterden and rural Ashford. We no longer receive any form of statutory funding, and so the generosity of these grant makers and the individuals and companies that support us is our lifeline.

Thanks to this funding we were able to maintain a business-as-usual approach to our core services - befriending, meeting points and reminiscence - but also to begin the commencement of some new services which were identified as being needed during our 2023 Wellbeing Research survey. Some of these are still very fledgling in nature, but will embed and build as time goes on and I hope to be able to report significant development in them in the next Annual Report.

We have a very small team delivering significant impact and I thank them for their commitment and effort. Of course, we wouldn't be able to do any of this without our volunteers. They are responsible for delivering the services to clients, and do so with generous hearts. When talking about volunteers, we should not forget our Board of Trustees, who all give their time and skills for free, whilst carrying the legal responsibility for the Charity.

Liz Thorne

2024-25 IN NUMBERS



177

VOLUNTEERS



264

Meeting Points held
across 10 locations



17

Care settings
collaborated with



740

CLIENTS



90

Bunches of flowers
from our allotment
delivered to local
people

OVER 7,300
VOLUNTEERING HOURS



201

Attendees at 27
musical reminiscence
sessions



800

Telephone
befriending sessions



191

Attendees at 133 talking
reminiscence sessions



3380

Face-to face
befriending sessions



22

School pupils taught
reminiscence skills

2024-25 IN NUMBERS



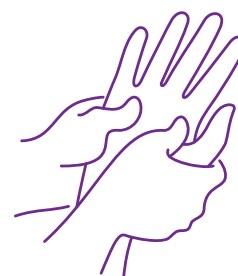
6

Board games for gents sessions as new service launched



9

People assisted to access community transport



First hand massage completed in March to launch new service



6 new services launched

thanks to



3

Communi-Teas parties with 12 guests as new service launched



Puzzle and quiz worksheets



Chair-based exercise sheets

SERVICE REPORTS



MEETING POINTS

“

We enjoy the company of one another, and the company of the ladies who look after us.
They come and have a chat. It gives me something to do rather than just sit about at home.
It's nice to come out and have a chat with people.

(Celia, Meeting Point attendee)



”

Meeting Points are where CARM began, and are as popular today as they have always been.

Older people like Celia (above) who live in isolated villages and hamlets all across Romney Marsh, rural Ashford and Tenterden come together at our 10 locations on a regular basis for friendship and activities. During the year the average number of people attending a Meeting Point was 17, and our clients across the area were welcomed by 46 volunteers. Many of our Meeting Point clients went on organised trips during the year to places including Sissinghurst Castle and river boat trips.

Our regular annual survey took place in early 2025, and showed that:

98%

of respondents have made friends through Meeting Points

93%

noted an increased sense of wellbeing from attending MPs

100%

were happy with their Meeting Point experience

100%

would recommend Meeting Points to others in their community



BEFRIENDING

The befriending service provides much-needed home visits or telephone calls to people who have become socially isolated due to old age, ill health, disability or bereavement. We prioritise visiting those who live alone.



**"She is my ray of sunshine;
indispensable"**

Befriending client



There are two type of befriending - face-to-face where a volunteer visits the client each week, and telephone where a weekly phone call is made instead.



**"It makes me feel good
that I am brightening
someone's day"**

Befriending volunteer



The main face-to-face service receives on average five new referrals a month and there is usually a waiting list of potential clients. The most difficult aspect of the service is matching clients and volunteers so that both find the experience rewarding, and often means that there are always volunteers and clients awaiting a match.



**"She keeps me in contact with
the world outside the room
that I otherwise see only when
taken by ambulance for a
hospital visit."**

Befriending client



All new volunteers are fully trained and DBS checked before being matched with a client.



**"For that time I feel cared for
and important to someone"**

Befriending client



65

Average number of people being visited

16

Average number of people on waiting list

5

Average number of monthly referrals from all sources

60%

Match rate across all befriending services

4

Average number of years for a befriending match to continue

Face to Face Befriending

REMINISCENCE

Our Reminiscence service has been in existence since 2006, when Our Memories Matter was introduced. The original service was added to in 2015 with Caring to Remember, which aims to support settings to deliver their own sessions.

Both services are delivered in three blocks of 8-10 weeks across the year, and each session has a separate theme for discussion and reflection, often comprising a musical element.

In 2014 a further reminiscence service, Musical Memories Matter, was added to on the musical element, and is delivered by four volunteers with karaoke equipment or their own musical instruments..

All reminiscence sessions are delivered in care settings by trained CARM volunteers, working with both residents, and the staff that care for them. During the year we added a new care setting to the service, bringing the total back up to six.



“

We have found the sessions to be very important and valuable for our residents.

They really enjoy getting together with their groups and reminiscing. Our residents interact with the volunteers and it is enjoyable for all staff, helpers and residents involved...

Thank you to all of the team that make this happen.

”

WORKING IN SCHOOLS

We worked with A Level students in both the Marsh Academy and Homewood School, who completed a 4-6 week reminiscence project with an older friend or family member.

Students recorded their experience and learning from the project, detailing what they had learned from their reminiscence partner, what they had learned about themselves during the process, and any new skills employed.

Each student who completed the programme was awarded with a CARM certificate.

ALLOTMENT AND KNIT WITS



CARM COMMUNITY ALLOTMENT

The aim of CARM's community allotment is twofold; bringing people together and distributing flowers and produce to older and isolated local residents.

Between May and November (thanks to the continuing fine weather) 90 bunches of flowers, together with a letter, were gifted to care homes, our befriending clients and meeting points, and a large number of random gifts to older people in the Sainsbury's car park!

In November the pitch was officially marked with a new sign made by volunteer Harry Brown

THE CARM KNIT WITS

The Knit Wits continued to meet fortnightly during the year, moving location to Springwood Court in New Romney.

An average of ten avid knitters attended each meeting to work on various projects whilst having a good old natter and a cuppa.

Their highlight of the year was taking part in the annual Tenterden Christmas Tree Festival, where they decorated a tree and produced a nativity scene to sit underneath it.

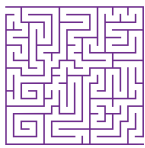


NEW SERVICES

As part of our National Lottery Community Fund award, we were funded to introduce a range of new services which were identified from our 2023 research.

Most Requested

Service Design



Puzzles,
brainteasers and
mindfulness



**Creative and mindfulness
worksheets**
Puzzle and quiz worksheets



Chair based
exercises



**Exercise sessions at Meeting
Points**
Chair-based exercise sheets



Hand massage/
manicures



**Hand massage service in
people's homes and Meeting
Points**



Help with
getting about



**Supported access to community
transport schemes**



Localised social
activities



Communi-Teas tea parties
Pub/café games clubs



Pet therapy



**Pets visiting Meeting Points and
people's homes**



Head massage



**Head massage service in homes,
care settings and Meeting Points**

INTRODUCED/IN PROGRESS

FUTURE PLANS

SOME NEW SERVICES EXPLAINED

COMMUNI-TEAS

Our Communi-Teas service is designed to bring older people closer together with those that live around them.

Volunteer hosts provide an afternoon tea to which local residents are invited, with the aim that people will form friendships with people that they may have lived near for some time, but have not had the chance to get to know.



ACCESS TO CAR JOURNEYS

Many older people struggle to access transport.; both for the routine things like appointments, but also for the nicer things like a trip out somewhere.

Working with the transport schemes provided by Romney Marsh Community Hub and Ashford Volunteer Services we are enabling people to access these services by covering their initial membership fees and working with them to ensure that they are confident to access and use the service.



PUB/CAFE BASED GAMES CLUBS

Initially meeting once per month, these groups have been established at the Ship Hotel in New Romney and at EC30 in Tenterden.

In these early stages, a member of staff has been on hand to support new volunteers to establish the clubs, but once established the volunteers themselves will run the groups and we hope that they will decide to meet more frequently.

HAND MASSAGE

Six new volunteers were trained in hand massage by a qualified massage therapist, and the service was launched in March.

Hand massage is offered at our Meeting Points (as part of individual meeting point schedules), in other community locations and as a home visit by prior arrangement..

The benefits of a gentle hand massage are many and include;

Health benefits, such as improved circulation and the reduction in pain and inflammation;

Emotional and social benefits such as stress and anxiety reduction;

Cognitive benefits - especially for those living with dementia.

OUR VOLUNTEERS



Volunteers are the backbone of CARM, and the charity could not function without them. Last year our volunteers contributed around **7,300 hours** of their time, which calculated at the National Living Wage rate for the year amounts to a contribution **worth at least £83,512**



Unlike many other organisations, we do not have a volunteer coordinator and this falls

instead to our individual service coordinators, who maintain close links with their volunteers.

Every year we give all of our volunteers the opportunity to come together for their own 'Thank You' event, for us to let them know how much we appreciate them and their commitment to CARM. This year's event was held in March at the London Beach Hotel in Tenterden and was attended by 71 people



TEAM HIGHLIGHTS

We asked the CARM Team what were their personal highlights from the year...

Kerry - Befriending Coordinator

Francis was referred to CARM by The Stroke Association after two strokes left her with expressive aphasia, making communication and social contact very difficult, which in turn made her feel very lonely. With support from her neighbour, Francis shared her determination to try befriending.

She was matched with volunteer Vicki, who embraced the challenge. Francis and Vicki get on amazingly well and on Vicki's visits they sometimes go on short walks together, often birdwatching - Francis's favourite hobby. Despite communication barriers, their patience and perseverance have created a genuine and lasting friendship.



Caroline - Lasting Friendships Coordinator



A personal highlight for me was the training session for volunteers for hand massage in February, and getting the allotment planted with flowers so we have been able to deliver bouquets.



Victoria - Development, Funding and Marketing Officer

My work in schools. Both Homewood and the Marsh Academy students have organised fundraising events for CARM after a visit to talk about what we do and why we do it.

The students were inspired and really cared about what CARM does, and wanted to support us.

Fiona - Reminiscence Coordinator

After 14 years I still love what I do working with attendees and a wonderful team of reminiscence volunteers. Each session both musical and talking is special and unique and affords the opportunity for individuals to share and shine.

Supporting 'A Level' Health and Social Care students' to complete reminiscence projects, illustrating how therapeutic reminiscence can be to both old and young alike.

Raising £1800 on a CARM sponsored walk in my Mums' memory following recovery from a serious leg injury. Mum was a reminiscence volunteer and some of the monies raised were donated to the CARM allotment and a rose bush planted in her memory with a plaque which reads "sometimes miracles are just good people with kind hearts" and this applies to all CARM's volunteers!



Katie - Meeting Points Coordinator

When I visit the Meeting Points I am reminded just how much they mean to the people who attend. There are some attendees who have not got out or seen anyone during the week, and it means the world to them to have those couple of hours being in friendly company. I sat with over 100 people this year doing the annual surveys, and they told me this is what their Meeting Point gives them:



It's an opportunity to get out and meet people. Without it I'd be at home all the time. I'd be lost without the time at Meeting Point.

Being with people, having somebody to talk to. Someone to look after you a bit.

I set the alarm when it's Meeting Point day. It's a reason to get up and out of bed and somewhere to see people.

The commitment of the Meeting Point volunteers never fails to impress me, and it is perhaps the most enjoyable part of my work to talk with them, support them where I can and watch them doing what they do so well: welcoming people in, greeting them by name, making hot drinks, providing biscuits and cakes, sitting and listening, caring, entertaining, helpful... in a nutshell, bringing a little more kindness and comfort into the lives of those they meet. It never gets old!



Sarah - Finance & Admin Officer

Sarah doesn't work in a client-facing role, but is the glue that holds it all together and the person who often answers the phone! She loved receiving calls from clients and volunteers last year who told her all about their wonderful experiences with our services.

Zena - Befriending Coordinator

I love my job and feel incredibly lucky to meet so many people with rich life stories. Helping to improve their wellbeing daily is a true privilege.

One highlight of the year was meeting a lovely lady named Pam, aged 91. She was a trained dressmaker and seamstress, and her college tutor was none other than the mother of designer Zandra Rhodes. When I met Pam, she had recently lost her husband of 66 years and her beloved dog, Revel. Understandably, she was feeling lonely, and having a visitor would bring her much cheer. Pam also had a dementia diagnosis in late 2024. Despite everything, Pam still knitted most days and regularly used her sewing machine.

I felt that a new CARM volunteer, Julia, would get along well with Pam, so I introduced them. What I didn't know at the time was that Julia had also worked as a machinist earlier in her career. The two ladies instantly connected, and the visits have made a real difference to both of them. Julia, who is also bereaved and new to the area, has found companionship and purpose. It was heart warming to hear that Pam is now teaching Julia how to crochet. Pam feels valued and loves to see her new friend.



WITH THANKS TO OUR FUNDERS AND SUPPORTERS

We would like to say a big THANK YOU to everyone who has supported CARM this year.

Whether you've popped some coppers into a collection box, made a donation, sponsored us or awarded a grant - every penny helps as CARM does not receive any form of statutory funding and relies on donations and grants to be able to carry on our work.



Finance Review and Accounts



TREASURER'S REPORT

This year we are reporting a net surplus of £56,057, against a deficit of £72,582 in the previous year. The main component of this reversal was due to the award of a five-year grant from The National Lottery Community Fund, which began in May 2024, and for which we received £109,500 this year. In addition to this, we were awarded £54,700 from other grant providers - for which we are extremely grateful. These awards helped to increase our total income for the year to £233,941.

Our strategy to diversify our funding streams and raise at least 20% of income from non-grant sources was upheld, with 29.8% of income from other sources against 22% last year.

Expenditure for the year showed a modest 2.6% increase at £177,884, lower than the 3.4% rate of inflation; demonstrating that our cost-controls remain solid.

The largest portion of our expenditure continues to be staff costs, but we maintain a very small team (equivalent to 3.5 FTE). We maintain robust financial controls, with regular reviews of our financials by trustees at each bi-monthly Board meeting.

The increase in income means that our total reserves have increased from £134,410 to £190,467, with our unrestricted reserves rising by £14,810 to a total of £46,423. In addition, there was an underspend of £15,000 on the National Lottery Community Fund grant due to recruitment delays for our new Lasting Friendships Coordinator, which we hope to be able to use next year towards staffing costs. We continue to maintain a designated reserve as per the charity's Reserves Policy.

There is still work to be done as the National Lottery Community Fund grant is of a reducing nature, and from year 3 will begin running down. As an organisation which does not receive any form of statutory funding, we must use the next few years to further diversify our income to create a sustainable organisation going forwards.

Peter Allen FCA - Treasurer

TRUSTEES' REPORT

Report of the Trustees for the year ended 31 March 2025

The Trustees present their Annual Report and Financial Accounts for the financial year 2024-25.

Results

The incoming resources for the year amounted to £233,941, and expenditure was £177,884; resulting in a net surplus of £56,057. Reserves at year-end stood at £190,467.

Reserves Policy

The Trustees consider it prudent that general reserves should be sufficient:

- [a] to cover six months' administration and support costs;
- [b] to provide a pool equal to 10% of the average charitable expenditure over the preceding two years, from which funds can be designated to specific projects.

Administration and support costs include the salary costs of CARM's day to day administration, the rent for CARM's office base, and the costs of meeting the legal obligations relating to staff redundancy and termination of contracts should sufficient funds be unavailable or unlikely to become available to continue specific projects or pieces of work or the charity be dissolved.

Specific projects include services deemed by the trustees to be necessary in order to continue to support the beneficiaries of the charity so that the objects of the charity are met.

Currently reserves stand at £190,467 of which £89,745 is a designated reserve to cover the above items [a] and [b], £54,299 are restricted funds with the remaining £46,423 being unrestricted reserves.

Independent Examination

This report has been prepared in accordance with the Charities Act 2011 and the examination was carried out under section 145 of the Act.

Approved by the Board of Trustees and signed on its behalf by:



Steven Croke - Chair

Date: 24th September 2025



Peter Allen - Treasurer

Date: 24th September 2025

STATEMENT OF FINANCIAL ACTIVITIES

Caring Altogether on Romney Marsh Receipts and Payments Accounts

For the period from	1 April 2024 to 31 March 2025 Total funds £	1 April 2023 to 31 March 2024 Total funds £
RECEIPTS		
Grant from The National Lottery Community Fund - Reaching Communities / Partnerships	£ 109,500	£ 57,627
Other grants	£ 54,700	
Gift Aid	£ 693	£ 409
In memoriam donations	£ 721	£ 305
Corporate donations	£ 26,237	£ 6,900
Individual donations	£ 7,122	£ 4,073
Meeting Points	£ 20,667	£ 22,010
Sponsors - including sponsor a Meeting Point	£ 3,704	£ 140
Donations for Reminiscence	£ 2,500	
Knitting donations income	£ 263	£ 147
Lottery / shopping income	£ 482	£ 1,064
Fundraised Income / donations	£ 2,941	£ 4,042
Interest earned	£ 4,411	£ 4,057
SUB TOTAL	£ 233,941	£ 100,775
PAYMENTS		
Salaries	£ 118,277	£ 114,092
Staff pension scheme	£ 5,362	£ 5,620
Recruitment costs	£ 154	
Props and client activities	£ 801	£ 331
Premises overheads - including rent	£ 9,147	£ 8,297
Staff and volunteers expenses	£ 4,445	£ 5,375
Training: staff and volunteers	£ 682	£ 449
Volunteer Thank you event / expenses	£ 1,833	£ 2,283
Telephones	£ 1,622	£ 1,251
Printing, publicity and stationery	£ 1,196	£ 646
Postage	£ 1,049	£ 765
AGM	£ 585	£ 793
Subscriptions	£ 380	£ 1,135
Newsletter production	£ 485	£ 415
Computer and general maintenance	£ 2,530	£ 1,086
Insurances	£ 1,047	£ 980
Sundry costs		
Meeting Points - individual spending	£ 21,041	£ 21,617
Donation - Meeting Points	£ 6,601	£ 7,992
Partnership Payments - joint projects - transport	£ 40	£ -
Correction of reserves classification of 2 Meeting Point balances in 2021/22		-£ 1,549
External Consultancy fees	£ -	£ 984
Accounts and payroll costs	£ 474	£ 657
Bank charges / interest paid	£ 133	£ 137
SUB TOTAL	£ 177,884	£ 173,357
Net of receipts/(payments)	£ 56,057	-£ 72,582
Transfers between funds		
Balance from 2022/23	£ 134,410	£ 206,992
Cash funds this year end	£ 190,467	£ 134,410
Total funds - cash and bank	£ 190,467	£ 134,410
TOTAL CASH FUNDS	£ 190,467	£ 134,410

Breakdown of Reserves as at 31 March 2025

Restricted: Meeting Point individual balances	£	15,799	£	16,173
Grants received in advance	£	23,500	£	270
The National Lottery Community Fund underspend	£	15,000		
Designated:	£	89,745	£	86,354
Unrestricted:	£	46,423	£	31,613
TOTAL RESERVES	£	190,467	£	134,410

Caring Altogether on Romney Marsh
Receipts and Payments Accounts

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Props and client activities	£ 801	£ 331
Premises overheads - including rent	£ 9,147	£ 8,297
Staff and volunteers expenses	£ 4,445	£ 5,375
Training: staff and volunteers	£ 682	£ 449
Volunteer Thank you event / expenses	£ 1,833	£ 2,283
Telephones	£ 1,622	£ 1,251
Printing, publicity and stationery	£ 1,196	£ 646
Postage	£ 1,049	£ 765
AGM	£ 585	£ 793
Subscriptions	£ 380	£ 1,135
Newsletter production	£ 485	£ 415
Computer and general maintenance	£ 2,530	£ 1,086
Insurances	£ 1,047	£ 980
Sundry costs		
Meeting Points - individual spending	£ 21,041	£ 21,617
Donation - Meeting Points	£ 6,601	£ 7,992
Partnership Payments - joint projects - transport	£ 40	£ -
Correction of reserves classification of 2 Meeting Point balances in 2021/22		-£ 1,549
External Consultancy fees	£ -	£ 984
Accounts and payroll costs	£ 474	£ 657
Bank charges / interest paid	£ 133	£ 137
SUB TOTAL	£ 177,884	£ 173,357
Net of receipts/(payments)	£ 56,057	-£ 72,582
Transfers between funds		
Balance from 2022/23	£ 134,410	£ 206,992
Cash funds this year end	£ 190,467	£ 134,410
Total funds - cash and bank	£ 190,467	£ 134,410
TOTAL CASH FUNDS	£ 190,467	£ 134,410

Breakdown of Reserves as at 31 March 2025

Restricted: Meeting Point individual balances	£ 15,799	£ 16,173
Grants received in advance	£ 23,500	£ 270
The National Lottery Community Fund underspend	£ 15,000	
Designated:	£ 89,745	£ 86,354
Unrestricted:	£ 46,423	£ 31,613
TOTAL RESERVES	£ 190,467	£ 134,410

Examiner's unqualified report (for a non-company charity preparing receipts and payments accounts) with a gross income of £250,000 or less in the relevant financial year

Independent examiner's report to the trustees of CARM Trust:

I report to the trustees on my examination of the accounts of the CARM Trust (the Trust) for the year ended 31st 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 all 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. 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.

Signed: Sandra Wood-Brignall Relevant (Retired CIMA member)

Address: 47 Poplar Lane, Lydd, Romney Marsh, Kent. TN29 9LA

Date: 19th August 2025