



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	14	08	2024		31	03	2025

Section A Reference and administration details

Charity name Borden United Charity C.I.O.

Other names charity is known by Previously known as Borden United Charities Reg: 235130

Registered charity number (if any) 1209593

Charity's principal address 53 Springvale,

Iwade,

Sittingbourne, Kent

Postcode

ME9 8RX

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	Eileen Harrison	Chair		
2	Susan Brown			
3	Nigel Sands			
4	Clive Sims			
5	Martin Williams			
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Lynda Ives, Clerk

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

Constitution dated 14 April 2025

How the charity is constituted
(eg. trust, association, company)

C.I.O.

Trustee selection methods
(eg. appointed by, elected by)

Appointed by Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the Charities are the relief of financial hardship among people living in the parochial boundary of Borden by making grants of money for providing or paying for items, services or facilities and/or making grants to charities or other organisations working to prevent or relieve financial hardship

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

General Charitable Purposes:
Education/training
Disability
The Prevention or Relief of Poverty

Who the charity helps:
Children/young People
Elderly/old People
People With Disabilities

How the charity helps:
Makes Grants to Individuals

Trustees confirm that they have had regard to the guidance issued by the Charity Commission on public benefit.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Selection Policy for Grants:

Trustees agreed that where an applicant has previously applied and been successful, then this gives credence for a further grant being approved.

It was further agreed that when a new application is received two Trustees (where possible at least one being female) to visit to ascertain validity and look at a driving licence or utility bill to confirm that the person resides within the Parochial boundary of Borden. A female trustee may not always be available and certainly two may be a problem. There should never be a lone male Trustee attending but one accompanied by a female is more than acceptable.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Help is offered to those living within the Ecclesiastical boundary of Borden.

During the year the Charity strived to try to better reach those who needed financial assistance. Adverts were placed on 9 village noticeboards, the Church magazine, Schools where pupils might reside within the Ecclesiastical boundary, and the local Nursery School.

7 grants were given to those in need at Christmas time.

A Grant was given to a University Student during the year.

Section E

Financial review

Brief statement of the charity's policy on reserves

Reserves are invested to increase funds, which in turn allows the Charity to approve more grants/increase the amount of money given per grant.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The charity's principal source of funds is money raised through rent received on a single property.

Section F Other optional information

Trustees agreed to become a C.I.O. at their meeting on the 17 March 2023, but did not appoint a Solicitor until the 12 July 2023. The Solicitors then worked on the transfer from Borden United Charities to Borden United Charities C.I.O. and filing all the necessary paperwork with the Charity Commission.

With the Aid of the Solicitor it was resolved •decision to pass assets and any liabilities from the charity to the CIO and to close the charity and to remove the charity from the charity commission register of charities once all transactions are completed

The C.I.O. was registered on the 14 August 2024, but Trustees were advised to continue working as Borden United Charities until all paperwork was approved by the Charity Commission. The Solicitor further advised that the two Charities would run side by side until everything was finally transferred over.

On the 9 May 2025 the Solicitor advised that all necessary approvals have been received from the Charity Commission and to go ahead with notifying various bodies that the change has happened and we are now operating as Borden United Charities CIO.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>L. Ives</i>	
Full name(s)	Lynda Ives	
Position (eg Secretary, Chair, etc)	Clerk	
Date	02 July 2025	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Borden United Charities CIO

1209593

Receipts and payments accounts

CC16a

For the period
from

14/08/2024

To

31/03/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Rent	8,250	-	-	8,250	-
Interest	1,038	-	-	1,038	-
Funds brought forward from Borden United Charities (235130)	202,598	-	-	202,598	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	211,887	-	-	211,887	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	211,887	-	-	211,887	-
A3 Payments					
Grants	3,500	-	-	3,500	-
Management fees	1,048	-	-	1,048	-
Repairs & maintenance	10,263	-	-	10,263	-
Clerks salary	1,412	-	-	1,412	-
Office expenses	85	-	-	85	-
Insurance	1,430	-	-	1,430	-
Professional fees	2,225	-	-	2,225	-
Miscellaneous costs	90	-	-	90	-
	-	-	-	-	-
Sub total	20,053	-	-	20,053	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	20,053	-	-	20,053	-
Net of receipts/(payments)	191,833	-	-	191,833	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	191,833	-	-	191,833	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Unity current account	19,052	-	-
	Barclays Business Premium Account	87,101	-	-
	CAF Savings Account	85,680	-	-
	Total cash funds	191,833	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Appletree Cottage	Unrestricted	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	



Section A

Independent Examiner's Report

Report to the trustees

Borden United Charity CIO

On accounts for the year
ended

31/03/2025

Charity no
(if any)

1209593

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025.

Responsibilities and
basis of report

As the charity's trustees, 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed:

Date:

17/07/2025

Name:

Louise Wade

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

ICAEW

Address:

10 Pintail Drive, Iwade, ME9 8QW

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Section B**Disclosure**

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

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

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