

KINGTON ST MICHAEL UNITED CHARITIES

England & Wales · Charity number 201283

Details

Status Registered

Legal form Other

Registered 1961-12-22

Register [View on the Charity Commission register](#)

Contact

Address 84a Kington St. Michael
Chippenham
SN14 6JA

Phone 01249750234

Activities

Objects: SEE INDIVIDUAL CONSTITUENTS

Activities: The purpose of the Charity is to provide housing for the elderly and needy. The main activity of the Charity is to maintain the nine almshouses to a high standard. The Charity also offers allotments to members of the public in the village and also the surrounding area.

Classification

- **How:** Makes Grants To Individuals, Provides Buildings/facilities/open Space
- **What:** Accommodation/housing
- **Who:** Elderly/old People, The General Public/mankind

Geography

- **Area of benefit:** ANCIENT PARISH OF KINGSTON ST MICHAEL
- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£60,277	£56,992	-	-
2024-12-31	£64,541	£57,602	-	-
2023-12-31	£87,680	£86,912	-	-
2022-12-31	£186,388	£184,238	-	-
2021-12-31	£48,847	£48,132	-	-
2020-12-31	£191,102	£176,617	-	-

Trustees

Name	Role	Appointed
Gerard Malacky Gamble	Chairman	2018-02-06
Jane Burns		2026-03-03
Linda Reynolds		2021-08-03
Michael Lees		2023-02-20
Ralph Adam Edward Allen		2019-02-08

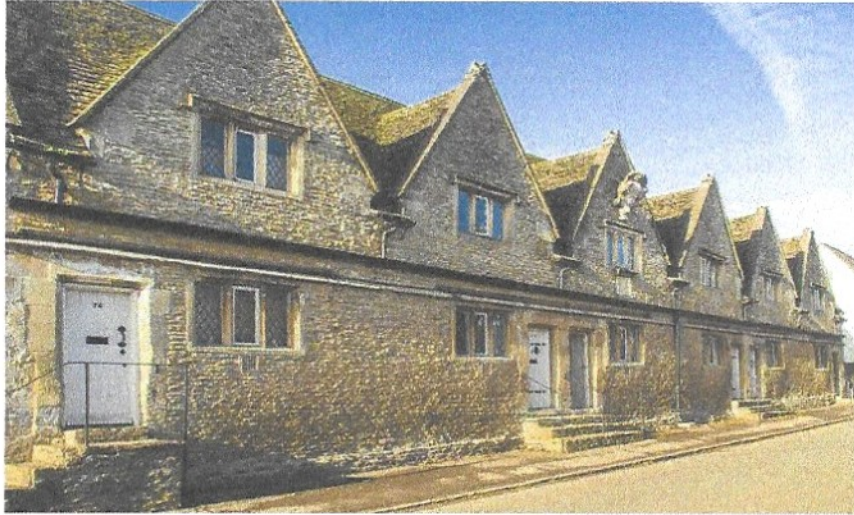
Linked charities

- MARGARET SADLER AND OTHERS (201283-1)
- WILLIAM WOODROFFE (201283-2)
- ISAAC LYTE (201283-3)
- THOMAS WHITE (201283-4)

KINGTON ST MICHAEL UNITED CHARITIES

England & Wales - Charity number 201283

Accounts



**Kington St Michael
United Charities**

(REGISTRATION NUMBER 201283)

**ANNUAL REPORT AND
ACCOUNTS FOR THE
YEAR ENDING
31 DECEMBER 2025**

Kington St Michael United Charities

Charity No 201283

Trustees' Annual Report for the period 1st January to 31st December 2025

1) Principal Office

Laundry Cottage
84a Kington St Michael
Chippenham
Wiltshire
SN14 6JA

2) Trustees

The names of the Trustees serving when this report was approved are as follows:

Mr Gerry Gamble (Chairman)
Mrs Jane Burns
Mrs Linda Reynolds
Mr Michael Lees
Mr Adam Allen

3) Governance

The charity is currently unincorporated.

A trust deed was sealed by the order of the Board of the Charity Commission on 1st October 1957.

Kington St Michael United Charities is required to have one Trustee from the following bodies and two Co-opted Trustees.

Kington St Michael Parish Council (Mr Gerry Gamble)
Kington St Michael Parochial Church Council (Mrs Barbara Fenner)
Kington Langley Parish Council (Mrs Linda Reynolds)
Kington Langley Parochial Church Council (Vacant)
Co-opted Trustee (Mr Adam Allen)
Co-opted Trustee (Mr Michael Lees)

Mrs Barbara Fenner resigned in April 2026
Mrs Jane Burns was appointed as a Trustee in April 2026

4) Objectives and activities

The purpose of the Charity is to provide housing for the elderly and needy from within the county of Wiltshire. The Charity currently has eight almshouses. The main activity of the Charity is to maintain the almshouses to a high standard.

The Charity also offers allotments to members of the public in the village and also from the surrounding area.

No. 20/21 Kington St. Michael, a previous almshouse, had been let out at a commercial rent since November 2022. In November 2025, the residents gave a month's notice and it was decided to put the property on the market. It is currently for sale.

If the property is sold, the proceeds will be used to pay off the Charity Bank Loan and the remainder will be invested to provide income for the Charity, and for the benefit of the remaining almshouses.

Repairs and maintenance

Routine maintenance continues to be carried out in all the Almshouses.

Educational grants

The Charity has in the past offered educational grants but no grants were awarded in 2025.

Public benefit

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

5) Financial Review

The charity was in a reasonably healthy financial position as at 31 December 2025 as, at this date, £70,799 was held in cash funds.

Whilst there is no written reserves policy, the charity must always have funds available for significant repairs to its properties. The majority of the properties were built in the 1600s and are therefore expensive to maintain.

The charity's main source of income is a maintenance charge paid by the residents. In 2025 the charity received £46,800 from this source, (2024 - £47,240), which was 77.6% of total income (2024 – 73.2%).

As noted in section 4, 20/21 Kington St Michael was let at a commercial rent for 10 months in 2025. In 2025, rental income of £12,510 was received (2024 - £15,461).

Other income is derived from allotment rental £690 (2024 - £694) and dividends and interest £277 (2024 - £269).

In 2020 the Charity Bank provided a loan facility to pay for works on 20/21 Kington St Michael, works on other properties and to repay the previous loan from Lloyds Bank. As a result, a legal charge was placed on 20/21 Kington St Michael in favour of the Charity Bank. The balance on the loan account as at 31 December 2025 was £258,689. The property is currently being marketed for £600,000.


As the accounts are prepared on a receipts and payments basis, a formal assessment of going concern is not required. However, the trustees are satisfied that the charity will continue to operate as normal for the foreseeable future with forecast income and existing balances being sufficient to cover known liabilities.

Declarations

The Trustees declare that they have approved the Annual Report above.

Signed on behalf of the charity's trustees.

Signature



Full name

GERARD MALACK

Position

CHAIRMAN OF TRUSTEES

Date

5/5/2026

(Charity number 201283)

On accounts for the year ended 31 December 2025 as set out on pages 5-6

Responsibilities and basis of report

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

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 those records.

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed *KJ Henderson*

Date *6 May 2026*

Kevin Henderson

7 Kyneton Way
Kington St Michael
Wiltshire
SN14 6RF



CHARITY COMMISSION
FOR ENGLAND AND WALES

Kington St Michael United Charities

201283

Receipts and payments accounts

For the period from	01-Jan-25	To	31-Dec-25
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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					
Maintenance charges	46,800	-	-	46,800	47,240
Allotment income	690	-	-	690	694
Dividends	212	-	-	212	207
Interest	65	-	-	65	62
Rent for 20 KSM	12,510	-	-	12,510	15,461
Other income	-	-	-	-	876
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	60,277	-	-	60,277	64,541
A2 Asset and investment sales, (see table).					
New loan from Charity Bank	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	60,277	-	-	60,277	64,541
A3 Payments					
Audit and accounting	250	-	-	250	550
Insurance	2,641	-	-	2,641	2,562
Loan interest	19,295	-	-	19,295	22,284
Professional services	-	-	-	-	1,872
Repairs and maintenance	27,438	-	-	27,438	18,055
Salaries and wages	2,880	-	-	2,880	1,080
Water	2,288	-	-	2,288	1,923
Loan commitment fees	-	-	-	-	-
Appliances	379	-	-	379	-
Subscriptions	-	-	-	-	353
Residents' events & gifts	1,301	-	-	1,301	-
Other	520	-	-	520	595
	-	-	-	-	-
Sub total	56,992	-	-	56,992	49,274
A4 Asset and investment purchases, (see table)					
Loan repayment	9,805	-	-	9,805	8,328
	-	-	-	-	-
Sub total	9,805	-	-	9,805	8,328
Total payments	66,797	-	-	66,797	57,602
Net of receipts/(payments)	- 6,520	-	-	- 6,520	6,939
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	77,319	-	-	77,319	70,380
Cash funds this year end	70,799	-	-	70,799	77,319

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	Lloyds Bank	69,263	-	-
	COIF Deposit Account	1,536	-	-
	Petty cash	1	-	-
	Total cash funds	70,799	-	-

(agree balances with receipts and payments account(s))

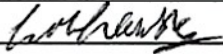
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	COIF Income Units	General		8,692
	M&G (NAACIF) Isaac Lytes	General		46,249
	M&G (NAACIF) T White	General		163
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Land and buildings	General	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Charity Bank Loan	General	268,494	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Gerard Malacky Gamble	5/5/2026

KINGTON ST MICHAEL UNITED CHARITIES

England & Wales - Charity number 201283

Accounts



**Kington St Michael
United Charities**

(REGISTRATION NUMBER 201283)

**ANNUAL REPORT AND
ACCOUNTS FOR THE
YEAR ENDING
31 DECEMBER 2024**

Kington St Michael United Charities

Charity No 201283

Trustees' Annual Report for the period 1st January to 31st December 2024

1) Principal Office

Laundry Cottage
84a Kington St Michael
Chippenham
Wiltshire
SN14 6JA

2) Trustees

The names of the Trustees serving when this report was approved are as follows:

Mr Gerry Gamble (Chairman)
Mrs Barbara Fenner
Mrs Linda Reynolds
Mr Michael Lees
Mr Adam Allen

3) Governance

The charity is currently unincorporated.

A trust deed was sealed by the order of the Board of the Charity Commission on 1st October 1957.

Kington St Michael United Charities is required to have one Trustee from the following bodies and two Co-opted Trustees.

Kington St Michael Parish Council (Mr Gerry Gamble)
Kington St Michael Parochial Church Council (Mrs Barbara Fenner)
Kington Langley Parish Council (Mrs Linda Reynolds)
Kington Langley Parochial Church Council (Vacancy)
Co-opted Trustee (Mr Michael Lees)
Co-opted Trustee (Mr Adam Allen)
Co-opted Trustee (Mr John Hall – deceased February 2025)

4) Objectives and activities

The purpose of the Charity is to provide housing for the elderly and needy from within the county of Wiltshire. The main activity of the Charity is to maintain the eight almshouses to a high standard.

The Charity also offers allotments to members of the public in the village and also from the surrounding area.

No. 20/21 Kington St. Michael, a previous almshouse, continues to be let out at a commercial rent

Repairs and maintenance

Routine maintenance continues to be carried out in all the almshouses.

Educational grants

The Charity has in the past offered educational grants but no grants were awarded in 2024.

Public benefit

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

5) Financial Review

The charity was in a reasonably healthy financial position as at 31 December 2024 as, at this date, £77,319 was held in cash funds.

Whilst there is no written reserves policy, the charity must always have funds available for significant repairs to its properties. The majority of the properties were built in the 1600s and are therefore expensive to maintain.

The charity's main source of income is a maintenance charge paid by the residents. In 2024 the charity received £47,240 from this source, (2023 - £44,600), which was 73.2% of total income (2023 – 73.7%). Maintenance charge income increased as there was a vacancy in 2023.

As noted in section 4, 20/21 Kington St Michael is let at a commercial rent. In 2024, rental income of £15,461 was received (2023 - £14,776).

Other income is derived from allotment rental £694 (2023 - £632) and dividends and interest £269 (2023 - £246).

The Charity Bank provided a loan facility to pay for works on 20/21 Kington St Michael, works on other properties and to repay the previous loan from Lloyds Bank. As a result a legal charge was placed on 20/21 Kington St Michael in favour

of the Charity Bank. The balance on the loan account as at 31 December 2024 was £268,494. The property was last valued at around £525,000.

The Charity is considered to be a going concern as it is expected to operate as normal for the foreseeable future with forecast income and existing balances being sufficient to cover known liabilities.

Declarations

The Trustees declare that they have approved the Annual Report above.

Signed on behalf of the charity's trustees.

Signature

G. Malachy Cramble

Full name

Gerard Malachy Cramble

Position

Chair of Trustees

Date

06/05/2025

Report to the Trustees of Kington St Michael United Charities (Charity number 201283)

On accounts for the year ended 31 December 2024 as set out on pages 5-6

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024.

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 those records.

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed *KJ Henderson*

Date *6 May 2025*

Kevin Henderson

7 Kyneton Way
Kington St Michael
Wiltshire
SN14 6RF



Receipts and payments accounts

For the period from	01-Jan-24	To	31-Dec-24
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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					
Maintenance charges	47,240	-	-	47,240	44,600
Allotment income	694	-	-	694	632
Dividends	207	-	-	207	239
Interest	62	-	-	62	7
Rent for 20 KSM	15,461	-	-	15,461	14,776
Other income	876	-	-	876	222
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	64,541	-	-	64,541	60,476
A2 Asset and investment sales, (see table).					
New loan from Charity Bank		-	-	-	27,204
		-	-	-	-
Sub total	-	-	-	-	27,204
Total receipts	64,541	-	-	64,541	87,680
A3 Payments					
Audit and accounting	550	-	-	550	-
Insurance	2,562	-	-	2,562	2,698
Loan interest	22,283	-	-	22,283	19,186
Professional services	1,872	-	-	1,872	22,865
Repairs and maintenance	18,055	-	-	18,055	28,084
Salaries and wages	1,080	-	-	1,080	1,080
Water	1,923	-	-	1,923	1,742
Loan commitment fees		-	-	-	947
Appliances		-	-	-	1,046
Subscriptions	353	-	-	353	539
Other	595	-	-	595	1,200
	-	-	-	-	-
Sub total	49,273	-	-	49,273	79,387
A4 Asset and investment purchases, (see table)					
Loan repayment	8,328	-	-	8,328	7,525
	-	-	-	-	-
Sub total	8,328	-	-	8,328	7,525
Total payments	57,602	-	-	57,602	86,912
Net of receipts/(payments)	6,939	-	-	6,939	769
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	70,380	-	-	70,380	69,611
Cash funds this year end	77,319	-	-	77,319	70,380

KINGTON ST MICHAEL UNITED CHARITIES

England & Wales - Charity number 201283

Accounts



**Kington St Michael
United Charities**

(REGISTRATION NUMBER 201283)

**ANNUAL REPORT AND
ACCOUNTS FOR THE
YEAR ENDING
31 DECEMBER 2023**

Kington St Michael United Charities

Charity No 201283

Trustees' Annual Report for the period 1st January to 31st December 2023

1) Principal Office

Laundry Cottage
84a Kington St Michael
Chippenham
Wiltshire
SN14 6JA

2) Trustees

The names of the Trustees serving when this report was approved are as follows:

Mr Gerry Gamble (Chairman)
Mrs Barbara Fenner
Mrs Linda Reynolds
Mr Michael Lees
Mr Adam Allen
Mr John Hall

3) Governance

The charity is currently unincorporated.

A trust deed was sealed by the order of the Board of the Charity Commission on 1st October 1957.

Kington St Michael United Charities is required to have one Trustee from the following bodies and two Co-opted Trustees.

Kington St Michael Parish Council (Mr Gerry Gamble)
Kington St Michael Parochial Church Council (Mrs Barbara Fenner)
Kington Langley Parish Council (Mrs Linda Reynolds)
Kington Langley Parochial Church Council (Mr Michael Lees)
Co-opted Trustee (Mr Adam Allen)
Co-opted Trustee (Mr John Hall)

4) Objectives and activities

The purpose of the Charity is to provide housing for the elderly and needy from within the county of Wiltshire. The main activity of the Charity is to maintain the eight Almshouses to a high standard.

The Charity also offers allotments to members of the public in the village and also from the surrounding area.

A new Resident moved into the only vacant Almshouse, No 71, in February 2023.

A new Trustee was appointed in March 2023, making a total of six Trustees.

No. 20 Kington St. Michael, a previous Almshouse, continues to be let out at a commercial rent.

Repairs and maintenance

The bathroom at No 82a Kington St. Michael, was completely refurbished in August 2023.

Routine maintenance continues to be carried out in all the Almshouses.

Educational grants

The Charity has in the past offered educational grants but no grants were awarded in 2023.

Public benefit

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

5) Financial Review

The charity was in a reasonably healthy financial position as at 31 December 2023 as, at this date, £70,380 was held in cash funds, although of these cash funds, £27,204 was drawn down from the Charity Bank on 12 December 2023.

Whilst there is no written reserves policy, the charity must always have funds available for significant repairs to its properties. The majority of the properties were built in the 1600s and are therefore expensive to maintain.

The charity's main source of income is a maintenance charge paid by the residents. In 2023 the charity received £44,600 from this source, (2022 - £51,133), which was 73.7% of total income (2022 - 95.5%). Maintenance charge income reduced due to a vacancy in 2023 and because one property (20/21 Kington St Michael) was let at a commercial rent from November 2022. This also explains the reduction in the proportion of income relating to the maintenance charge.

As noted above, 20/21 Kington St Michael is let at a commercial rent. In 2023, rental income of £14,776 was received.

Other income is derived from allotment rental £632 (2022 - £631) and dividends and interest £246 (2022 - £216).

The Charity Bank provided a loan facility of £200,000 in 2020 to pay for works on 20/21 Kington St Michael, works on other properties and to repay the previous loan from Lloyds Bank. In May 2020, £138,305 was drawn down, to be repaid over 20 years. Further drawings from the loan facility of £132,721 were made in 2022 to pay for works on 82/82A Kington St Michael. The balance on the loan account as at 31 December 2023 was £276,822. The property has been valued at around £525,000.

A legal charge has been placed on 20/21 Kington St Michael in favour of the Charity Bank.

The Charity is considered to be a going concern as it is expected to operate as normal for the foreseeable future with forecast income and existing balances being sufficient to cover known liabilities.

Declarations

The Trustees declare that they have approved the Annual Report above.

Signed on behalf of the charity's trustees.

Signature



Full name



Position



Date



Report to the Trustees of Kington St Michael United Charities (Charity number 201283)

On accounts for the year ended 31 December 2023 as set out on pages 5-6

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2023.

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 have identified a matter of concern that gives me reasonable cause to believe that appropriate internal controls were not in place leading to a material loss of charitable funds.

The charity received an invoice from a supplier but with payment details for someone other than the supplier. Despite this, a payment of £3,341 was made. A third party had managed to access the original email containing the legitimate invoice, amend the payment details and resend it. The Treasurer confirmed to the Chairman that payment had been made, at which point it became clear that the charity had been the victim of fraud.

A new control has been agreed whereby the supplier will be contacted to confirm any change of bank details or where payment is requested to be made to a third party.

I confirm that no other 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 those records.

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed *KJ Henderson*

Date *13 September 2024*

Kevin Henderson

7 Kyneton Way
Kington St Michael
Wiltshire
SN14 6RF



Receipts and payments accounts

For the period from	01-Jan-23	To	31-Dec-23
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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					
Maintenance charges	44,600	-	-	44,600	51,133
Allotment income	632	-	-	632	631
Dividends	239	-	-	239	209
Interest	7	-	-	7	7
Rent for 20 KSM	14,776	-	-	14,776	1,706
Other income	222	-	-	222	39
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	60,476	-	-	60,476	53,725
A2 Asset and investment sales, (see table).					
New loan from Charity Bank	27,204	-	-	27,204	132,663
	-	-	-	-	-
Sub total	27,204	-	-	27,204	132,663
Total receipts	87,680	-	-	87,680	186,388
A3 Payments					
Audit and accounting		-	-	-	310
Gardening		-	-	-	400
Insurance	2,698	-	-	2,698	2,311
Loan interest	19,186	-	-	19,186	6,701
Professional services	22,865	-	-	22,865	20,055
Repairs and maintenance	28,084	-	-	28,084	141,246
Salaries and wages	1,080	-	-	1,080	1,080
Water	1,742	-	-	1,742	1,901
Loan application fees		-	-	-	985
Loan commitment fees	947	-	-	947	1,234
Appliances	1,046	-	-	1,046	
Subscriptions	539	-	-	539	187
Other	1,200	-	-	1,200	1,752
	-	-	-	-	-
Sub total	79,387	-	-	79,387	178,162
A4 Asset and investment purchases, (see table)					
Loan repayment	7,525	-	-	7,525	6,076
	-	-	-	-	-
Sub total	7,525	-	-	7,525	6,076
Total payments	86,912	-	-	86,912	184,238
Net of receipts/(payments)	769	-	-	769	2,150
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	69,611	-	-	69,611	67,461
Cash funds this year end	70,380	-	-	70,380	69,611

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	Lloyds Bank	69,377	-	-
	COIF Deposit Account	1,003	-	-
		-	-	-
	Total cash funds	70,380	-	-

(agree balances with receipts and payments account(s))


Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			
COIF Income Units	General		7,241
M&G (NAACIF) Isaac Lytes	General		42,816
M&G (NAACIF) T White	General		158
		-	-
		-	-

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			
Land and buildings	General	-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			
Charity Bank Loan	General	276,822	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Gerard Malacky Gamble	03/09/2024

KINGTON ST MICHAEL UNITED CHARITIES

England & Wales - Charity number 201283

Accounts



Kington St Michael United Charities

REGISTRATION NUMBER 201283

**ANNUAL REPORT AND
ACCOUNTS FOR THE
YEAR ENDING
31st DECEMBER 2022**

Kington St Michael United Charities

Charity No 201283

Trustees Annual Report for the period 1st January to 31st December 2022

1) Principal Office

Laundry Cottage
84a Kington St Michael
Chippenham
Wiltshire
SN14 6JA

2) Trustees

The names of the Trustees serving when this report was approved are as follows:

Mr Gerry Gamble (Chairman)
Mrs Barbara Fenner
Mrs Linda Reynolds
Mr Adam Allen
Mr John Hall
Mr Michael Lees

On the 31st May 2022 Mrs Julia Hall resigned as a Trustee.

3) Governance

The Charity is currently unincorporated. .

A trust deed was sealed by the order of the Board of the Charity Commission on 1st October 1957.

Kington St Michael United Charities is required to have one Trustee from the following bodies and two Co-opted Trustees.

Kington St Michael Parish Council (Mr Gerry Gamble)
Kington St Michael Parochial Church Council (Mrs Barbara Fenner)
Kington Langley Parish Council (Mrs Linda Reynolds)
Kington Langley Parochial Church Council (Mrs Julia Hall-until 31st May 2022)
Co-opted Trustee (Mr Adam Allen)
Co-opted Trustee (Mr John Hall)

4) Objectives and activities

The purpose of the Charity is to provide housing for the elderly and needy. The main activity of the Charity is to maintain the nine Almshouses to a high standard.

The Charity also offers allotments to members of the public in the village and also from the surrounding area.

There were no new residents in 2022, however it was necessary for a resident in No. 71 to move into a care home leaving one vacancy.

In June the resident of No 20 vacated the property. The Trustees had numerous discussions on whether this property was suitable as an Almshouse or whether it should be rented out or sold; the funds then being used for the benefit of the remaining Almshouses and repayment of any outstanding loan. Research was carried out as to whether this was permitted.

No. 20 was rented out and on 5th November new tenants moved in.

Repairs and maintenance

A complete refurbishment was carried out in the vacant Almshouse, No. 71.

Redecoration and carpeting throughout in No. 73 was completed.

Major renovation work commenced in August 2022 on Nos. 82/82a; this being an extensive refurbishment of the whole house. In order to carry out this work it was necessary to have an increased loan from the Charity Bank. All works were completed at the end of 2022.

Educational grants

The Charity has in the past offered educational grants but no grants were awarded in 2022.

Public benefit

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

5) Financial Review

The charity was in a reasonably healthy financial position as at 31 December 2022 as, at this date, £69,611 was held in cash funds. Whilst there is no written reserves policy, the charity must always have funds available for significant repairs to its properties. The majority of the properties were built in the 1600s and are therefore expensive to maintain.

The charity's main source of income is a maintenance charge paid by the residents. In 2022 the charity received £51,133 £47,199 from this source, which was 95.5% of total income (2021 - £47,199). Maintenance charge income was up there were

vacancies in 2021. Other income is derived from allotment rental £631 (2021 - £628) and dividends and interest £216 (2021 - £205).

The Charity Bank provided a loan facility of £200,000 in 2020 to pay for works on 20/21 Kington St Michael, works on other properties and to repay the previous loan from Lloyds Bank. In May 2020, £138,305 was drawn down, to be repaid over 20 years, and as at 31 December 2021, the balance was £130,217. Further drawings from the loan facility of £132,721 were made in 2022 to pay for works on 82/82A Kington St Michael. The balance on the loan account as at 31 December 2022 was £256,875.

A legal charge has been placed on 20/21 Kington St Michael in favour of the Charity Bank.

6) Serious Incident

The Charity Commission has rules in place for the reporting of serious incidents, which includes loss of the charity's money or assets. Unfortunately, as set out below, the Charity was subject to a serious incident in August 2023. Although this did not occur in the period covered by this report, the Charity considers it appropriate to bring this to the attention of readers.

The incident has been reported to the Charity Commission by the Charity's Independent Examiner but the Charity is yet to do so.

The charity received an invoice from a supplier, which the Chairman forwarded to the Treasurer for payment. This was a legitimate invoice and was therefore paid. Subsequently, the Treasurer received an email, which appeared to be from the Chairman, which contained another invoice for the same amount but with payment details for someone other than the supplier. Despite this, a further payment of £3,340 was made. It appears that a third party had managed to access the original email containing the legitimate invoice, amend the payment details and resend it. The Treasurer confirmed to the Chairman that payment had been made, at which point it became clear that the charity had been the victim of a scam.

The fraud was reported to the charity's bank and Action Fraud but the charity was told that no action could be taken as the fraudulent payment arose as a result of single point of failure i.e. the Treasurer's failure to check the bank details.

A new control has been agreed whereby the supplier will be contacted to confirm any change of bank details or where payment is requested to be made to a third party.

Declarations

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

Signed on behalf of the charity's trustees

Signature

Gerard Malachy Gable

Full name

GERARD MALACHY GABLE

Position

Chair

Date

6-2-2024

Report to the Trustees of Kington St Michael United Charities (Charity number 201283)

On accounts for the year ended 31st December 2022 as set out on pages 6-7

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2022.

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 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 *KJ Henderson*

Date *6 February 2024*

Kevin Henderson

7 Kyneton Way
Kington St Michael
Chippenham
Wilts
SN14 6RF



Receipts and payments accounts

For the period from	01-Jan-22	To	31-Dec-22
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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					
Maintenance charges	51,133	-	-	51,133	47,199
Allotment income	631	-	-	631	628
Dividends	209	-	-	209	205
Interest	7	-	-	7	
Rent for 20 KSM	1,706	-	-	1,706	
Other income	39	-	-	39	815
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	53,725	-	-	53,725	48,847
A2 Asset and investment sales, (see table).					
New loan from Charity Bank	132,663	-	-	132,663	
	-	-	-	-	-
Sub total	132,663	-	-	132,663	-
Total receipts	186,388	-	-	186,388	48,847
A3 Payments					
Audit and accounting	310	-	-	310	250
Gardening	400	-	-	400	115
Insurance	2,311	-	-	2,311	2,001
Loan interest	6,701	-	-	6,701	3,962
Professional services	20,055	-	-	20,055	8,867
Repairs and maintenance	141,246	-	-	141,246	20,539
Salaries and wages	1,080	-	-	1,080	1,080
Water	1,901	-	-	1,901	1,962
Loan application fees	985	-	-	985	-
Loan commitment fees	1,234	-	-	1,234	1,329
69 Kington St Michael	-	-	-	-	1,423
Other	1,939	-	-	1,939	1,275
	-	-	-	-	-
Sub total	178,162	-	-	178,162	42,803
A4 Asset and investment purchases, (see table)					
Loan repayment	6,076	-	-	6,076	5,329
	-	-	-	-	-
Sub total	6,076	-	-	6,076	5,329
Total payments	184,238	-	-	184,238	48,132
Net of receipts/(payments)	2,150	-	-	2,150	715
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	67,461	-	-	67,461	66,746
Cash funds this year end	69,611	-	-	69,611	67,461

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 £
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B1 Cash funds

Lloyds Bank	68,848	-	-
COIF Deposit Account	763	-	-
	-	-	-
Total cash funds	69,611	-	-

(agree balances with receipts and payments account(s))

OK OK OK

Unrestricted funds to nearest £ **Restricted funds to nearest £** **Endowment funds to nearest £**

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)
COIF Income Units	General		6,599
M&G (NAACIF) Isaac Lytes	General		40,313
M&G (NAACIF) T White	General		155
		-	-
		-	-


B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Land and buildings	General	-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Charity Bank Loan	General	256,875	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Gerard Malacky Gamble	6/21/24

KINGTON ST MICHAEL UNITED CHARITIES

England & Wales - Charity number 201283

Accounts



**Kington St Michael
United Charities**

(REGISTRATION NUMBER 201283)

**ANNUAL REPORT AND
ACCOUNTS FOR THE
YEAR ENDING
31st DECEMBER 2021**

Kington St Michael United Charities

Charity No 201283

Trustees Annual Report for the period 1st January to 31st December 2021

1) Principal Office

Laundry Cottage
84a Kington St Michael
Chippenham
Wiltshire
SN14 6JA

2) Trustees

The names of the Trustees serving when this report was approved are as follows:

Mr Gerry Gamble (Chairman)
Mrs Barbara Fenner
Mrs Linda Reynolds
Mrs Julia Roach (previously Hall)
Mr Adam Allen
Mr John Hall

In June 2021 Mrs Betty Bird resigned after 27 years as a Trustee and 50 years as a member of Kington Langley Parish Council.

Mrs Linda Reynolds was appointed as a Trustee in August 2021.

3) Governance

The Charity is currently unincorporated. .

A trust deed was sealed by the order of the Board of the Charity Commission on 1st October 1957.

Kington St Michael United Charities is required to have one Trustee from the following bodies and two Co-opted Trustees.

Kington St Michael Parish Council (Mr Gerry Gamble)
Kington St Michael Parochial Church Council (Mrs Barbara Fenner)
Kington Langley Parish Council (Mrs Linda Reynolds)
Kington Langley Parochial Church Council (Mrs Julia Roach)
Co-opted Trustee (Mr Adam Allen)
Co-opted Trustee (Mr John Hall)

4) Objectives and activities

The purpose of the Charity is to provide housing for the elderly and needy. The main activity of the Charity is to maintain the nine Almshouses to a high standard.

The Charity also offers allotments to members of the public in the village and also from the surrounding area.

In 2021 two new Residents were appointed to the Lytes Almshouses.

Repairs and maintenance

A Quinquennial Survey of all nine Almshouses was carried out in the autumn of 2018. The majority of the No 2 priorities in the Lyte Almshouses were completed in 2021 and are continuing.

The Lytes Almshouses, No 69 to 74, were decorated externally during 2021 and, in addition, a new kitchen was fitted at 74.

The Quinquennial Report of 2018 also noted a range of necessary but non urgent repairs and renovations for the cottages at 82/82A KSM.

During the course of 2021, surveyors were appointed and a programme of work was prepared and costed by them which then went out to tender. We had great difficulty in finding builders to submit tenders for the project due, in the main, to the backlog of work they had from the period of Covid19 "Lockdown". Reluctantly we had to defer our planned start date to 2022 as none of them could give a start date for the works before the spring of 2022.

Once tenders were received it was clear that the cost of buildings works both in building materials and labour had significantly increased. We carried out a review of the planned works to reduce costs and now have a revised scheme of works that can be commenced in the summer of 2022.

Educational grants

The Charity has in the past offered educational grants but no grants were awarded in 2021.

Public benefit

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

5) Financial Review

The charity was in a reasonably healthy financial position as at 31 December 2021 as, at this date, £67,461 was held in cash funds. However, as noted above, considerable work is required on 82/82A Kington St Michael, which will put a strain on existing funds.

Whilst there is no written reserves policy, the charity must always have funds available for significant repairs to its properties. The majority of the properties were built in the 1600s and are therefore expensive to maintain.

The charity's main source of income is a maintenance charge paid by the residents. In 2021 the charity received £47,199 from this source, which was 96.6% of total income (2020 - £51,680). Maintenance charge income was down due to vacancies. Other income is derived from allotment rental £628 (2020 - £623) and dividends and interest £205 (2020 - £237). The main reason for the reduction in dividends and interest is that £32,000 was withdrawn from the COIF Deposit Fund in 2020 to pay for works on 20/21 Kington St Michael.

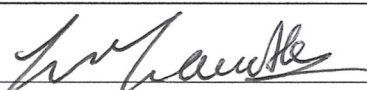
The Charity Bank provided a loan facility of £200,000 in 2020 to pay for works on 20/21 Kington St Michael, works on other properties and to repay the previous loan from Lloyds Bank. In May 2020, £138,305 was drawn down, to be repaid over 20 years, and as at 31 December 2021, the balance was £130,217. Further drawings from the loan facility will be made in 2022 to pay for works on 82/82A Kington St Michael.

A legal charge has been placed on 20/21 Kington St Michael in favour of the Charity Bank.

Declarations

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

Signed on behalf of the charity's trustees

Signature	
Full name	GERARD MALACKY GAMBLE
Position	Chairman of Trustees
Date	13/07/2022

Report to the Trustees of Kington St Michael United Charities (Charity number 201283)

On accounts for the year ended 31st December 2021 as set out on pages 5-6

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2021.

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 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 *KJ Henderson*

Date *13 July 2022*

Kevin Henderson

7 Kyneton Way
Kington St Michael
Chippenham
Wilts
SN14 6RF



Receipts and payments accounts

For the period from	01-Jan-21	To	31-Dec-21
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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					
Maintenance charges	47,199	-	-	47,199	51,680
Allotment income	628	-	-	628	623
Dividends	205	-	-	205	200
Interest	-	-	-	-	37
Other income	815	-	-	815	331
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	48,847	-	-	48,847	52,872
A2 Asset and investment sales, (see table).					
New loan from Charity Bank		-	-	-	138,230
		-	-	-	-
Sub total	-	-	-	-	138,230
Total receipts	48,847	-	-	48,847	191,102
A3 Payments					
Audit and accounting	250	-	-	250	389
Gardening	115	-	-	115	60
Insurance	2,001	-	-	2,001	1,974
Loan interest	3,962	-	-	3,962	2,898
Number 20/21 decant				-	7,134
Number 20/21 building works				-	117,967
Professional services	8,867	-	-	8,867	9,675
Repairs and maintenance	20,539	-	-	20,539	29,759
Salaries and wages	1,080	-	-	1,080	1,080
Water	1,962	-	-	1,962	1,723
Loan application fees				-	3,000
Loan commitment fees	1,329			1,329	
69 Kington St Michael	1,423			1,423	
Other	1,275	-	-	1,275	958
	-	-	-	-	-
Sub total	42,803	-	-	42,803	176,617
A4 Asset and investment purchases, (see table)					
Loan repayment	5,329	-	-	5,329	39,817
	-	-	-	-	-
Sub total	5,329	-	-	5,329	39,817
Total payments	48,132	-	-	48,132	216,433
Net of receipts/(payments)	715	-	-	715	- 25,332
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	66,746	-	-	66,746	92,078
Cash funds this year end	67,461	-	-	67,461	66,746

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	Lloyds Bank	66,908	-	-
	COIF Deposit Account	553	-	-
		-	-	-
	Total cash funds	67,461	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK



Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	COIF Income Units	General		7,508
	M&G (NAACIF) Isaac Lytes	General		39,997
	M&G (NAACIF) T White	General		160
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Land and buildings	General	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Charity Bank Loan	General	130,217	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
 	Gerard Malacky Gamble Adam Allen	13/07/2022 13/7/22