

**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

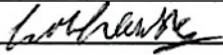
For the period from	01-Jan-25	To	31-Dec-25
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Section A Receipts and payments

	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	1,535	-	-
	Petty cash	1	-	-
	Total cash funds	70,799	-	-
	(agree balances with receipts and payments account(s))			
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		8,692
	M&G (NAACIF) Isaac Lytes	General		46,249
	M&G (NAACIF) T White	General		163
			-	-
			-	-
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	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