

HAMPTON COTTAGES CHARITY

England & Wales · Charity number 209446

Details

Other names	HAMPTON COTTAGES
Status	Registered
Legal form	Other
Registered	1962-09-22
Register	View on the Charity Commission register

Contact

Address
Verrington House
Old London Road
Knockholt
Sevenoaks
Kent
TN14 7LU

Phone 07765015407

Email hubblecaroline3@gmail.com

Activities

Objects: COTTAGES FOR POOR PERSONS WHO HAVE RESIDED IN THE PARISH OF KNOCKHOLT (AS CONSTITUTED IN 1912) FOR NOT LESS THAN TWO YEARS.

Activities: Almshouse charity providing housing for needy elderly parishioners of Knockholt and Halstead in Kent.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Accommodation/housing
- **Who:** Elderly/old People, Other Defined Groups

Geography

- **Area of benefit:** PARISH OF KNOCKHOLT
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£52,798	£70,350	-	-
2024-03-31	£47,107	£23,547	-	-
2023-03-31	£45,421	£24,147	-	-
2022-03-31	£43,618	£15,556	-	-
2021-03-31	£46,443	£17,625	-	-

Trustees

Name	Role	Appointed
REV Tim Edwards	Chair	2018-01-27
Anna Miller Mrs		2025-07-01
Caroline Hubble		2022-09-10
James Edmunds		2019-10-08
Valerie Amanda HEWITT		2026-05-07

HAMPTON COTTAGES CHARITY

England & Wales - Charity number 209446

Accounts



1912 – 2012

Hampton Cottages Charity, Knockholt

Reg. Office: Verrington House – Old London Rd. Knockholt TN14 7LU

Registered Charity No. 209446

Report and Accounts Financial Year ended 31st March 2025

Contents

Annual Report
Report of the Independent Examiner

Appendices

Receipts & Payments Report
Statement of Assets & Liabilities

Bankers: CafBank (Charities Aid Foundation), Kings Hill, West Malling, Kent

Independent Examiner: Mr David Robson, Cherry Three Cottage, Main Road, Knockholt.

Hampton Cottages Charity is a member of



THE ALMSHOUSE ASSOCIATION

& The Independent Housing Ombudsman Scheme



(Reg. Charity No. 209446)

Annual Report for the fiscal year ended 31st March, 2025

The Trustees of the Charity are:

Rev. Tim Edwards - Chairman	Appointed	28 th January 2018
Mr. James Edmunds – Trustee	Appointed	8 th October 2019
Mrs. Caroline Hubble - Treasurer	Appointed	10 th September 2022

(Mr. James Edmunds serves as Trustees by virtue of their positions as Churchwardens of St. Katharine's Church, Knockholt).

Statement of Trustees Responsibilities

Charity legislation requires Trustees to prepare Financial Statements for each financial year. These are required to give a true and fair view of the state of affairs of the Charity as at the end of the financial year and of the surplus or deficit for the period.

In preparing the Financial Statements suitable accounting policies have been adopted and consistently applied, to the best of the Trustees' knowledge and belief, by reference to reasonable and prudent judgements and estimates. Applicable accounting standards have been followed. The charity is not subject to audit as neither the gross income nor the total expenditure exceed the statutory audit threshold, currently £250,000 and the gross income was below the £100,000 accruals threshold thereby enabling the charity to adopt receipts and payments accounts.

The charity therefore remains below the audit threshold and is able to take advantage of the reduced reporting allowed under SORP 2005 (The Statement of Recommended Practice - Accounting and Reporting by Charities) and the Charities (Accounts and Reports) Regulations 2008. Using the Receipts and Payments basis of accounting makes no material difference to either the results or the financial statements (ie: the accounts constitute a factual record summarising the cash transactions of the charity and listing its remaining cash and non-cash assets and its liabilities). The Trustees have chosen this method of presentation as the affairs of the charity are in fact relatively straightforward and this method therefore will in practice differ little from the "Accruals" basis of accounting.

The Trustees are responsible for maintaining adequate accounting records, for safeguarding the assets of the Charity and for preventing and detecting fraud and other irregularities. Investments made by the Charity are reviewed annually. The Trustees are also required to indicate where the Financial Statements are prepared other than on the basis that the Charity is a going concern. . It is the Trustees intention that any major items of income or expenditure which are anticipated or have not been paid will be mentioned in the notes to the accounts

Objectives & Organisational Structure

Hampton Cottages Charity was established in 1912. The primary charitable objective was and remains to provide housing for “poor persons of good character” emanating from within the Parish of Knockholt as it was established at that time. Since the Parishes of Knockholt & Halstead have become a united benefice under one Rector the Trustees now regard the two Parishes as one. The Trustees have a statutory responsibility to administer the Trust in conformity with the Governing Instrument.

The primary objective of the Charity is to provide housing accommodation and associated services of a good general standard for the benefit of appointed residents. The Charity is run by the Trustees - the Incumbent of St. Katharine’s Church, Knockholt, the Churchwardens of the day and a further three Trustees appointed by Knockholt Parish Council. All major decisions are discussed and ratified at regular meetings of the Trustees.

Employees

The Charity has no employees, and the Trustees receive no remuneration.

Restricted & Permanent Endowment Funds

The Charity has no restricted funds and there is no permanent endowment fund.

Investments

The Trustees have moved from the historic ultra conservative investment policy to moderate risk in 2019 by investing £40K in CCLA Ethical Investment Fund. During financial year 2024/25 the fund has underperformed, and a review of the investment may be necessary. Any excess funds, not required to service immediate needs, should be placed in a CafGold Deposit account with CAFBank Ltd. (The Charities Aid Foundation) in order to attract a slightly higher return than that available on the CAFBank current account. Funds not required in the medium to long term are deposited with the COIF Charities Deposit Fund (the Charities Official Investment Fund) in order to attract a higher return than that available from CAF. The COIF Deposit Fund has consistently achieved an AAA/V1 Credit Rating - the highest credit rating achievable. Since 2014/15 funds were also transferred to a Virgin Money Charity Deposit account. Hampton Cottages also invested in Charity Bank Ethical 1-Year Fixed rate account.

Reserves Policy

The Trustees have a conservative Reserves Policy to provide for future extraordinary maintenance and repairs. The size of this reserve is determined bearing in mind assessments made during periodic inspections carried out by qualified Chartered Building Surveyors retained by the Trustees when advice is given on the likely cost of current and future repairs and maintenance. It is the Trustees’ policy to upgrade and refurbish, where necessary, any almshouse that becomes empty and unoccupied prior to it being occupied by a new resident. An inspection is carried out by qualified surveyors at intervals decided upon by the Trustees to ensure that the properties are being effectively maintained and repaired.

Internal Controls & Risk Assessment

Major risks which might impact the work of the Charity are routinely identified and discussed at meetings of the Trustees. The Trustees are satisfied that all major risks have been identified as far as possible and, where necessary, adequately addressed through the current risk assessment procedures.

Review of the Year

Sadly, we lost Mrs Audrey Perry in April 2024. We welcomed Mr Daniel Worcester as the new resident at No 7 and Daniel has settled in very well. During 2024/25 general maintenance and improvement of the properties continued as usual. All cottages now have brand new boilers and new showers have been installed where necessary.

Financial Review

Income

The Charity's income is derived solely from residents' contributions and interest on deposits.

- **Residents' Maintenance Contributions:** £45,070.86 (2024/25) vs. £40,064.47 (2023/24), reflecting an inflation-linked adjustment.
- **Deposit Interest:** £7,727.17 (2024/25) vs. £7,043.55 (2023/24), with most returns attributed to the CCLA Ethical Investment Fund.
- **Total Income:** £52,798.03 (2024/25) vs. £40,064.47 (2023/24)
- No donations were received during the financial year.

As the Charity operates on a receipts and payments basis, any interest accrued but not received by year-end will be recognized in the following year.

Expenses

Property improvements were significantly higher this year due to essential infrastructure upgrades:

- **Maintenance & Repairs:** £65,092.00 (2024/25) vs. £22,190.33 (2023/24), with £38,333.40 attributed to the boiler replacement program.
- **Other Outgoings:** £2,911.45 (2024/25) vs. £1,356.72 (2023/24), primarily due to increased accounting fees (£2,000) and rising subscription costs for QuickBooks, the Housing Ombudsman Scheme, and the Almshouse Association.

Financial Result

- **Net Result:** Deficit of (£17,552.16.) for 2024/25 vs. Surplus of £23,560.97 for 2023/24
- Despite the deficit, largely due to planned infrastructure investment, and the paper loss on CCLA Ethical Investment fund of £2,346.74, the Charity maintains a strong financial position with net current assets of £397,414.72 as of 31st March 2025.
- In regard to the paper loss of £2,346.74, the investment generated £1,569.06 in interest which put the loss at £777.68.

Our sincere thanks go to Mr. David Robson for once again serving as the Charity's Independent Examiner.

The Hampton Cottages Charity continues its membership with both The Almshouse Association and The Housing Ombudsman Scheme.

Caroline Hubble

Caroline Hubble
Treasurer.
21/06/2025

Hampton Cottages Charity

Balance Sheet

As of March 31, 2025

	TOTAL	
	AS OF MAR 31, 2025	AS OF MAR 31, 2024 (PY)
Fixed Asset		
Tangible assets		
Fixed Assets		
Depreciation	-1,629.81	-1,629.81
Fixed Assets	1,629.81	1,629.81
Total Fixed Assets	0.00	0.00
Total Tangible assets	£0.00	£0.00
Non-Current Assets		
Accounts Receivable (Manual)	0.00	0.00
Church Lands Charity Loan	0.00	0.00
Housing Corp Grant	0.00	0.00
Property Owned	2,900,000.00	2,900,000.00
Total Non-Current Assets	£2,900,000.00	£2,900,000.00
Total Fixed Asset	£2,900,000.00	£2,900,000.00
Cash at bank and in hand		
CAF Bank C/A	62,727.39	84,755.01
CAF Gold Deposit A/C	84,744.86	82,764.92
Cash Held	0.00	0.00
CCLA 207740001AA	0.00	0.00
Charity Bank	54,788.09	54,346.38
CO3054733-01 Charity Deposit Account	58,817.74	54,520.74
Virgin Money	81,019.75	80,132.20
Total Cash at bank and in hand	£342,097.83	£356,519.25
Current Assets		
CCLA CO3054732-001 - Ethical Investment Fund	52,973.15	55,319.89
Undeposited Funds	0.00	0.00
Total Current Assets	£52,973.15	£55,319.89
NET CURRENT ASSETS	£395,070.98	£411,839.14
Creditors: amounts falling due within one year		
Current Liabilities		
Maintenance Contribution Overpayment Refundable	784.00	
Suspense Account	0.00	0.00
Total Current Liabilities	£784.00	£0.00
Total Creditors: amounts falling due within one year	£784.00	£0.00
NET CURRENT ASSETS (LIABILITIES)	£394,286.98	£411,839.14
TOTAL ASSETS LESS CURRENT LIABILITIES	£3,294,286.98	£3,311,839.14
Creditors: amounts falling due after more than one year		
Capital Account	0.00	0.00
Capital - Property	500,000.00	500,000.00
Revaluation Reserve	2,389,148.89	2,389,148.89
Total Capital Account	2,889,148.89	2,889,148.89

Hampton Cottages Charity

Balance Sheet

As of March 31, 2025

	TOTAL	
	AS OF MAR 31, 2025	AS OF MAR 31, 2024 (PY)
Ext. Maint. & Repairs Reserve	150,000.00	150,000.00
Total Creditors: amounts falling due after more than one year	£3,039,148.89	£3,039,148.89
TOTAL NET ASSETS (LIABILITIES)	£255,138.09	£272,690.25
Charity funds		
Opening Bal Equity	87,093.64	87,093.64
Opening Balance Equity	185,596.61	162,035.64
Surplus/(Deficit)	-17,552.16	23,560.97
Total Charity funds	£255,138.09	£272,690.25



**Independent examiner's report on
the accounts**

Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Hampton Cottages

**On accounts for the year
ended**

31 st Mar 2025	Charity no (if any)	209446
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Set out on pages

(remember to include the page numbers of additional sheets)

**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 **31/03/2025**.

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**

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. ~~Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below*~~) 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.

* Please delete the words in the brackets if they do not apply.

Signed: David Robson

Date: 26/10/25

Name: DAVID ROBSON

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

Address:

CHERRY TREE COMPANY
MAIN ROAD
KNOCKHOLT, KENT, TN14 7LT

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).

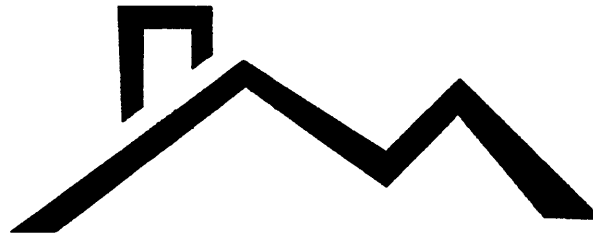
Give here brief details of any items that the examiner wishes to disclose.

None

HAMPTON COTTAGES CHARITY

England & Wales - Charity number 209446

Accounts



Hampton Cottages

1912 – 2012

Hampton Cottages Charity, Knockholt

Reg. Office: Verrington House – Old London Rd, Knockholt TN14 7LU

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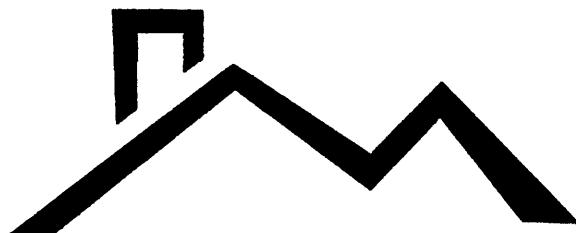
Independent Examiner: Mr David Robson, Cherry Three Cottage, Main Road, Knockholt.

Hampton Cottages Charity is a member of



THE ALMSHOUSE ASSOCIATION

& The Independent Housing Ombudsman Scheme



Hampton Cottages

(Reg. Charity No. 209446)

Annual Report for the fiscal year ended 31st March, 2024

The Trustees of the Charity are:

Rev. Tim Edwards - Chairman	Appointed	28 th January 2018
Mr. James Edmunds – Trustee	Appointed	8 th October 2019
Mrs. Caroline Hubble - Treasurer	Appointed	10 th September 2022
Mr. Graham Brooks – Trustee	Appointed	5 th March 2023

(Mr. James Edmunds serves as Trustees by virtue of their positions as Churchwardens of St. Katharine's Church, Knockholt).

Statement of Trustees Responsibilities

Charity legislation requires Trustees to prepare Financial Statements for each financial year. These are required to give a true and fair view of the state of affairs of the Charity as at the end of the financial year and of the surplus or deficit for the period.

In preparing the Financial Statements suitable accounting policies have been adopted and consistently applied, to the best of the Trustees' knowledge and belief, by reference to reasonable and prudent judgements and estimates. Applicable accounting standards have been followed. The charity is not subject to audit as neither the gross income nor the total expenditure exceed the statutory audit threshold, currently £250,000 and the gross income was below the £100,000 accruals threshold thereby enabling the charity to adopt receipts and payments accounts.

The charity therefore remains below the audit threshold and is able to take advantage of the reduced reporting allowed under SORP 2005 (The Statement of Recommended Practice - Accounting and Reporting by Charities) and the Charities (Accounts and Reports) Regulations 2008. Using the Receipts and Payments basis of accounting makes no material difference to either the results or the financial statements (ie: the accounts constitute a factual record summarising the cash transactions of the charity and listing its remaining cash and non-cash assets and its liabilities). The Trustees have chosen this method of presentation as the affairs of the charity are in fact relatively straightforward and this method therefore will in practice differ little from the "Accruals" basis of accounting.

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Objectives & Organisational Structure

Hampton Cottages Charity was established in 1912. The primary charitable objective was and remains to provide housing for “poor persons of good character” emanating from within the Parish of Knockholt as it was established at that time. Since the Parishes of Knockholt & Halstead have become a united benefice under one Rector the Trustees now regard the two Parishes as one. The Trustees have a statutory responsibility to administer the Trust in conformity with the Governing Instrument.

The primary objective of the Charity is to provide housing accommodation and associated services of a good general standard for the benefit of appointed residents. The Charity is run by the Trustees - the Incumbent of St. Katharine’s Church, Knockholt, the Churchwardens of the day and a further three Trustees appointed by Knockholt Parish Council. All major decisions are discussed and ratified at regular meetings of the Trustees.

Employees

The Charity has no employees, and the Trustees receive no remuneration.

Restricted & Permanent Endowment Funds

The Charity has no restricted funds and there is no permanent endowment fund.

Investments

The Trustees have moved from the historic ultra conservative investment policy to moderate risky in 2019 by investing £40K in CCLA Ethical Investment Fund. On March 24 the value of the investment was £55,319.89, an increase of £15,319.89 over the past 5 years. Any excess funds, not required to service immediate needs, should be placed in a CafGold Deposit account with CAFBank Ltd. (The Charities Aid Foundation) in order to attract a slightly higher return than that available on the CAFBank current account. Funds not required in the medium to long term are deposited with the COIF Charities Deposit Fund (the Charities Official Investment Fund) in order to attract a higher return than that available from CAF. The COIF Deposit Fund has consistently achieved an AAA/V1 Credit Rating - the highest credit rating achievable. Since 2014/15 funds were also transferred to a Virgin Money passbook account, which attract the best interest rate on the market. However, due to Virgin bank closing its Bromley branch and retiring the Passbook product, the trustees were unable to keep the passbook updated during financial year 2022/23. We are pleased to inform that the issue is now being resolved.

Reserves Policy

The Trustees have a conservative Reserves Policy to provide for future extraordinary maintenance and repairs. The size of this reserve is determined bearing in mind assessments made during periodic inspections carried out by qualified Chartered Building Surveyors retained by the Trustees when advice is given on the likely cost of current and future repairs and maintenance. It is the Trustees’ policy to upgrade and refurbish, where necessary, any almshouse that becomes empty and unoccupied prior to it being occupied by a new resident. An inspection is carried out by qualified surveyors at intervals decided upon by the Trustees to ensure that the properties are being effectively maintained and repaired.

Internal Controls & Risk Assessment

Major risks which might impact the work of the Charity are routinely identified and discussed at meetings of the Trustees. The Trustees are satisfied that all major risks have been identified as far as possible and, where necessary, adequately addressed through the current risk assessment procedures.



Review of the Year

Sadly, we lost three residents during 2023/24: Mrs Doris Bannister, resident of cottage N.6, Mr Peter Buttle resident of cottage N.3 and Mr Ray Cannon at cottage N.4.

We welcome three new residents that have settled very well in their new accommodation:

Mr. B Steven is at Hampton Cottages N.4, Mr T Andrews at cottage N.6, and Mr. R Dyson at cottage N.3

During 2023/24 general maintenance and improvement of the properties continued as usual. By the end of the financial year, it was decided to roll out the replacement of the boilers across the whole of the cottages. As of 31st March 2024, only the boiler of cottage N.6 was replaced. The aim is to complete the roll out replacement of the boilers by 31st March 2025.

INCOME

The charity's only income is from residential contributions and deposit interest. Hampton Cottages residents' maintenance contribution for the year was £ 40,064.47 vs. £ 41,771.33 in 2022/23. The decrease is to be attributed to the loss of revenue from the empty units.

Interest received on deposits were £7,043.55 vs. £3,650.65 in 2022/23. The increase is linked to the interest received from the investment in CCLA Ethical Investment Fund. Also in the year the issue with Virgin Passbook was solved and the interest accrued during the financial year 2022/23 added to the account.

As we received no Donation, the Total Income for Year End 2023/24 is £47,074.06

As a norm, our accounting is performed on the "cash", rather than the "accruals" basis, therefore any additional interests accrued during the period but paid after Year End will be recognised in next year's results.

EXPENSES

On the repairs & maintenance front it was as busy as last year.

The total amount expense on Improvements increased to £14,680.39 (vs. £13,968.31 in 2022/23). During 2023/24 there was a focus on garden maintenance with the removal of old wood from the oak tree outside cottage N' 8, the maintenance of the bank in front of cottages N.1-4, and flower baskets to at the front and back of the cottages.

The decrease in plumbing cost compared to the previous year (£840 in 223/24 v. £3,416.40 in 2022/23) is due to the maintenance cost being allocated to the individual cottages.

"Other Outgoings" £1,356.72 this year vs. £1,026.56 in 2022/23.

No donations were received during the year.

The net result for the year was a SURPLUS of £ 23,560.97 (vs. 202/23 SURPLUS £21,274.49).

Our grateful thanks, once again, to David Robson for being kind enough to act as Independent Examiner to the charity.

Hampton Cottages Charity remains a fully paid-up member of both The Almshouse Association and The Housing Ombudsman Scheme.

Caroline Hubble

Caroline Hubble
Treasurer.

22nd Dec 2024

Hampton Cottages Charity

Financial Activities April 2023 - March 2024

	TOTAL	
	APR 2023 - MAR 2024	APR 2022 - MAR 2023 (PY)
Income		
MAINTENANCE CONTRIBUTIONS		
No. 1	4,431.96	4,431.96
No. 10	4,431.84	4,431.84
No. 2	4,432.08	4,062.74
No. 3	4,432.44	3,324.15
No. 4	2,216.16	3,693.60
No. 5	4,432.44	4,432.44
No. 6	2,557.27	4,264.32
No. 7	4,264.32	4,264.32
No. 8	4,432.92	4,432.92
No. 9	4,433.04	4,433.04
Total MAINTENANCE CONTRIBUTIONS	40,064.47	41,771.33
OTHER INCOME		
Interest on Deposits	7,043.55	3,650.65
Total OTHER INCOME	7,043.55	3,650.65
Total Income	£47,108.02	£45,421.98
TOTAL	£47,108.02	£45,421.98
Expenditures		
IMPROVEMENTS		
General Improvements	650.00	849.90
No. 1	174.00	921.45
No. 10	721.60	3,275.96
No. 3	565.32	140.00
No. 6	538.40	519.00
No. 8	2,440.69	161.00
No.2		42.00
No.4	547.93	
No.5	1,822.00	1,987.21
No.7	50.00	210.00
No.9		1,046.10
Total IMPROVEMENTS	7,509.94	9,152.62
MAINTENANCE & REPAIRS		
Alarm System	1,184.04	1,176.74
Empty Unit Costs	1,425.29	
Gardening	6,157.02	3,281.76
Gen. Maintenance	3,077.85	4,328.52
Heating & Plumbing	840.00	3,416.40
Insurance	1,436.19	1,224.89
Window Cleaning	560.00	540.00
Total MAINTENANCE & REPAIRS	14,686.39	13,968.31

Hampton Cottages Charity

Financial Activities April 2023 - March 2024

	TOTAL	
	APR 2023 - MAR 2024	APR 2022 - MAR 2023 (PY)
OTHER OUTGOINGS		
Charitable Donations		150.00
Other Expenses	197.02	78.00
Bank Charges	60.00	72.00
Total Other Expenses	257.02	150.00
Professional Fees	200.00	
Subscriptions	899.70	726.56
Total OTHER OUTGOINGS	1,356.72	1,026.56
Total Expenditures	£23,547.05	£24,147.49
NET OPERATING INCOME	£23,560.97	£21,274.49
NET INCOME/(EXPENDITURE)	£23,560.97	£21,274.49

Hampton Cottages Charity

Balance Sheet As of March 31, 2024

	TOTAL	
	AS OF MAR 31, 2024	AS OF MAR 31, 2023 (PY)
Fixed Asset		
Tangible assets		
Fixed Assets		
Depreciation	-1,629.81	-1,629.81
Fixed Assets	1,629.81	1,629.81
Total Fixed Assets	0.00	0.00
Total Tangible assets	£0.00	£0.00
Non-Current Assets		
Accounts Receivable (Manual)	0.00	0.00
Church Lands Charity Loan	0.00	0.00
Housing Corp Grant	0.00	0.00
Property Owned	2,900,000.00	2,900,000.00
Total Non-Current Assets	£2,900,000.00	£2,900,000.00
Total Fixed Asset	£2,900,000.00	£2,900,000.00
Cash at bank and in hand		
CAF Bank C/A	84,755.01	68,078.16
CAF Gold Deposit A/C	82,764.92	80,988.69
Cash Held	0.00	0.00
CCLA 207740001AA	0.00	0.00
Charity Bank	54,346.38	53,907.01
COIF Charity Deposit Account	54,520.74	50,498.62
Virgin Money	80,132.20	79,485.80
Total Cash at bank and in hand	£356,519.25	£332,958.28
Current Assets		
CCLA 207740001AA - Ethical Investment Fund	55,319.89	40,000.00
Undeposited Funds	0.00	0.00
Total Current Assets	£55,319.89	£40,000.00
NET CURRENT ASSETS	£411,839.14	£372,958.28
Creditors: amounts falling due within one year		
Current Liabilities		
Suspense Account	0.00	0.00
Total Current Liabilities	£0.00	£0.00
Total Creditors: amounts falling due within one year	£0.00	£0.00
NET CURRENT ASSETS (LIABILITIES)	£411,839.14	£372,958.28
TOTAL ASSETS LESS CURRENT LIABILITIES	£3,311,839.14	£3,272,958.28
Creditors: amounts falling due after more than one year		
Capital Account	0.00	0.00
Capital - Property	500,000.00	500,000.00
Revaluation Reserve	2,389,148.89	2,373,829.00
Total Capital Account	2,889,148.89	2,873,829.00

Hampton Cottages Charity

Balance Sheet As of March 31, 2024

	TOTAL	
	AS OF MAR 31, 2024	AS OF MAR 31, 2023 (PY)
Ext. Maint. & Repairs Reserve	150,000.00	150,000.00
Total Creditors: amounts falling due after more than one year	£3,039,148.89	£3,023,829.00
TOTAL NET ASSETS (LIABILITIES)	£272,690.25	£249,129.28
Charity funds		
Opening Bal Equity	87,093.64	87,093.64
Opening Balance Equity	162,035.64	140,761.15
Surplus/(Deficit)	23,560.97	21,274.49
Total Charity funds	£272,690.25	£249,129.28


**CHARITY COMMISSION
FOR ENGLAND AND WALES**
**Independent examiner's
report on the accounts**

Section A

Independent Examiner's Report

Report to the trustees/
members of

Hampton Cottages Charity

On accounts for the year
ended

31 March 2024

Charity no
(if any)

209446

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 31/3/24

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 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

6/1/25

Name:

DAVID ROBSON

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

Address:

CHERRY TREE COTTAGE
MAIN ROAD, KNOCKHOLT
KENT TN11 1LH

Section B

Disclosure

Only complete if the examiner needs to highlight 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.

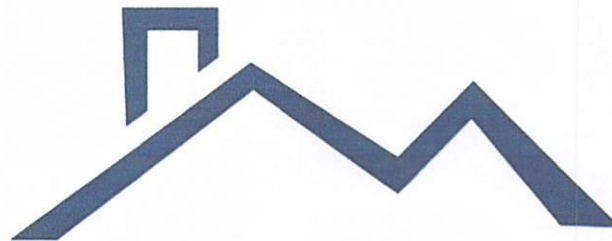
When I signed off last years accounts (ye 31/3/23)
I mentioned I was unable to see the printout
for the Virgin Money Account showing the
balance as at 31/3/2023. I have now seen
this and no such printouts have been
found this year.

J. W. Sherrin
6/1/2025

HAMPTON COTTAGES CHARITY

England & Wales - Charity number 209446

Accounts



Hampton Cottages

1912 – 2012

Hampton Cottages Charity, Knockholt

Reg. Office: Verrington House - Old London Rd. Knockholt TN14 7LU

Registered Charity No. 209446

Report and Accounts Financial Year ended 31st March, 2023

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Statement of Assets & Liabilities

Bankers: CafBank (Charities Aid Foundation), Kings Hill, West Malling, Kent

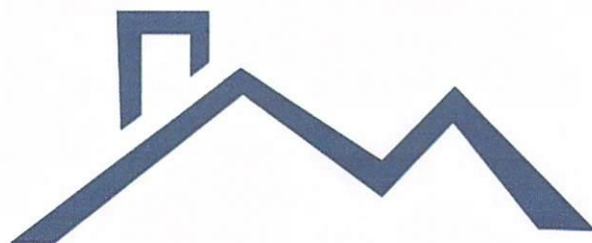
Independent Examiner: Mr David Robson, Cherry Three Cottage, Main Road, Knockholt.

Hampton Cottages Charity is a member of



THE ALMSHOUSE ASSOCIATION

& The Independent Housing Ombudsman Scheme



Hampton Cottages

(Reg. Charity No. 209446)

Annual Report for the fiscal year ended 31st March, 2022

The Trustees of the Charity are:

Rev. Tim Edwards, Chairman	Appointed	27 th January 2018
Mr. James Edmunds, Trustee	Appointed	8 th October 2019
Mrs Caroline Hubble	Appointed	10 th September 2022
Mr Graham Brooks	Appointed	5 th March 2023
Ms. Sabrina Gilioli, Treasurer	Appointed	1 st April, 2014

(Mr. J Edmunds serves as Trustees by virtue of their positions as Churchwardens of St. Katharine's Church, Knockholt).

Statement of Trustees Responsibilities

Charity legislation requires Trustees to prepare Financial Statements for each financial year. These are required to give a true and fair view of the state of affairs of the Charity as at the end of the financial year and of the surplus or deficit for the period.

In preparing the Financial Statements suitable accounting policies have been adopted and consistently applied, to the best of the Trustees' knowledge and belief, by reference to reasonable and prudent judgements and estimates. Applicable accounting standards have been followed. The charity is not subject to audit as neither the gross income nor the total expenditure exceed the statutory audit threshold, currently £250,000 and the gross income was below the £100,000 accruals threshold thereby enabling the charity to adopt receipts and payments accounts.

The charity therefore remains below the audit threshold and is able to take advantage of the reduced reporting allowed under SORP 2005 (The Statement of Recommended Practice - Accounting and Reporting by Charities) and the Charities (Accounts and Reports) Regulations 2008. Using the Receipts and Payments basis of accounting makes no material difference to either the results or the financial statements (ie: the accounts constitute a factual record summarising the cash transactions of the charity and listing its remaining cash and non-cash assets and its liabilities). The Trustees have chosen this method of presentation as the affairs of the charity are in fact relatively straightforward and this method therefore will in practice differ little from the "Accruals" basis of accounting.

The Trustees are responsible for maintaining adequate accounting records, for safeguarding the assets of the Charity and for preventing and detecting fraud and other irregularities. Investments made by the Charity are reviewed annually. The Trustees are also required to indicate where the Financial Statements are prepared other than on the basis that the Charity is a going concern. . It is the Trustees intention that any major items of income or expenditure which are anticipated or have not been paid will be mentioned in the notes to the accounts.



Objectives & Organisational Structure

Hampton Cottages Charity was established in 1912. The primary charitable objective was and remains to provide housing for “poor persons of good character” emanating from within the Parish of Knockholt as it was established at that time. Since the Parishes of Knockholt & Halstead have become a united benefice under one Rector the Trustees now regard the two Parishes as one. The Trustees have a statutory responsibility to administer the Trust in conformity with the Governing Instrument.

The primary objective of the Charity is to provide housing accommodation and associated services of a good general standard for the benefit of appointed residents. The Charity is run by the Trustees - the Incumbent of St. Katharine's Church, Knockholt, the Churchwardens of the day and a further three Trustees appointed by Knockholt Parish Council. All major decisions are discussed and ratified at regular meetings of the Trustees.

Employees

The Charity has no employees and the Trustees receive no remuneration.

Restricted & Permanent Endowment Funds

The Charity has no restricted funds and there is no permanent endowment fund.

Investments

During the financial year ending 31st March 202/23 there were no additions or disposal of to the charity investments.

Reserves Policy

The Trustees have a conservative Reserves Policy to provide for future extraordinary maintenance and repairs. The size of this reserve is determined bearing in mind assessments made during periodic inspections carried out by qualified Chartered Building Surveyors retained by the Trustees when advice is given on the likely cost of current and future repairs and maintenance. It is the Trustees' policy to upgrade and refurbish, where necessary, any almshouse that becomes empty and unoccupied prior to it being occupied by a new resident. An inspection is carried out by qualified surveyors at intervals decided upon by the Trustees to ensure that the properties are being effectively maintained and repaired.

Internal Controls & Risk Assessment

Major risks which might impact the work of the Charity are routinely identified and discussed at meetings of the Trustees. The Trustees are satisfied that all major risks have been identified as far as possible and, where necessary, adequately addressed through the current risk assessment procedures.



Review of the Year

During financial year ending 31st March 2023 we welcome two new trustees to the board, Mrs Caroline Hubble and Mr Graham Brooks

Repair and maintenance of the property during the year was carried out under the supervision of Ms Sabrina Gilioli. However, since his appointment, Mr Graham Brooks has taken the role of supervising the maintenances of the properties and liaise with the suppliers.

INCOME

The charity's only income is from residential contributions, deposit interest and dividend. Hampton Cottages residents' maintenance contribution for the year was £ 41,771.23 vs. £ 43,618.09.

There was a loss on maintenance contributions of 1,846.76 due to the residents at Cottage No3 being admitted to hospital and at No.4 moving to a care home.

Interest and dividend received were £3,650.65 vs. £2,040.93 in the previous year, of which 58% (£1,537.7) is dividend. The charity registered also an increase of income generated from interest, as Virgin, CCLA and Charity Bank increased their interest rates on deposits.

As we received no Donation, the Total Income for Year End 2020/21 is £45,421.98 vs. £45,659.02 (FY 2021/22). The effects of the loss of maintenance contribution (Cottage No3 and No4) were partially mitigated by the increase in income from interest and dividend.

As a norm, our accounting is performed on the "cash", rather than the "accruals" basis, therefore any additional interests accrued during the period but paid after Year End will be recognised in next year's results.

EXPENSES

On the repairs & maintenance Cottage No.10 bathroom was updates, a new oven was installed at cottage No.9 and the front entrance at Cottage No.5 was altered to allow the resident easy access to the property.

The total amount expense on Improvements increased to £ 9,152.62 (vs. £1,762.62 FY2021/22). During the year the bathroom at cottage No10 was substantially refurbished at a cost of £3275.96 (28% of total improvements costs). While a new oven was installed at cottage No.9 for £519 and the front entrance of cottage No. 5 was improved to allow the resident easy access costing £1,712.99.

The Trustees may have to consider a roll out upgrade program of the heating and plumbing system across the ten cottages.

General maintenance costs increased compared to the previous year to £13,968.31 (vs. £11,623.21). As there were no extraordinary maintenance carried out during 2022/23 the 25% increase in total maintenance and repairs can be attributed to the general increase in cost of services and supplies experienced by the country.

The cost of improvements cottage by cottage can be identified individually on the expenditure reports.

"Other Outgoings" costs were £1,026.56 this year vs. £2,531.07 in 2021/22. The 2021/22 figure included a refund to neighbouring property, therefore a one-off event.

The net result for the year was a SURPLUS of £ 21,274.49 (vs. 2021/222 SURPLUS £30,102.12). The decreased in SURPLUS compared to 2021/22 is a noticeable 29% and it reflects the loss on maintenance contribution and increase on cost of services and supplies.

Our grateful thanks, once again, to Mr. David Robson for being kind enough to act as Independent Examiner to the charity.

Hampton Cottages Charity remains a fully paid up member of both The Alms-house Association and The Housing Ombudsman Scheme.

Sabrina Giladi

31 March 2023

Hampton Cottages Charity

Financial Activities Comparison

April 2022 - March 2023

	TOTAL	
	APR 2022 - MAR 2023	APR 2021 - MAR 2022 (PP)
Income		
MAINTENANCE CONTRIBUTIONS		
No. 1	4,431.96	4,431.96
No. 10	4,431.84	4,431.84
No. 2	4,062.74	4,432.08
No. 3	3,324.15	4,062.85
No. 4	3,693.60	4,432.32
No. 5	4,432.44	4,432.44
No. 6	4,264.32	4,264.32
No. 7	4,264.32	4,264.32
No. 8	4,432.92	4,432.92
No. 9	4,433.04	4,433.04
Total MAINTENANCE CONTRIBUTIONS	41,771.33	43,618.69
OTHER INCOME		
Interest on Deposits	3,650.65	2,040.93
Total OTHER INCOME	3,650.65	2,040.93
Total Income	£45,421.98	£45,659.62
TOTAL	£45,421.98	£45,659.62
Expenditures		
IMPROVEMENTS		
General Improvements	849.90	380.00
No. 1	921.45	
No. 10	3,275.96	381.48
No. 3	140.00	239.51
No. 6	519.00	217.49
No. 8	161.00	50.00
No.2	42.00	100.00
No.5	1,987.21	190.47
No.7	210.00	50.00
No.9	1,046.10	
Total IMPROVEMENTS	8,152.62	1,762.62
MAINTENANCE & REPAIRS		
Alarm System	1,176.74	1,173.74
Gardening	3,281.76	2,416.57
Gen. Maintenance	4,328.52	2,749.60
Heating & Plumbing	3,416.40	3,056.40
Insurance	1,224.89	1,266.90
Window Cleaning	540.00	600.00
Total MAINTENANCE & REPAIRS	13,668.31	11,263.21

Hampton Cottages Charity

Financial Activities Comparison

April 2022 - March 2023

	TOTAL	
	APR 2022 - MAR 2023	APR 2021 - MAR 2022 (PP)
OTHER OUTGOINGS		
Charitable Donations	150.00	
Other Expenses	78.00	2,201.02
Bank Charges	72.00	96.00
Total Other Expenses	150.00	2,297.02
Subscriptions	726.56	234.05
Total OTHER OUTGOINGS	1,026.56	2,531.07
Total Expenditures	£24,147.49	£15,556.90
NET OPERATING INCOME	£21,274.40	£30,162.12
NET INCOME/(EXPENDITURE)	£21,274.40	£30,162.12

Hampton Cottages Charity

Balance Sheet Comparison

As of March 31, 2023

	TOTAL	
	AS OF MAR 31, 2023	AS OF MAR 31, 2022 (PP)
Fixed Asset		
Tangible assets		
Fixed Assets		
Depreciation	-1,629.81	-1,629.81
Fixed Assets	1,629.81	1,629.81
Total Fixed Assets	0.00	0.00
Total Tangible assets	£0.00	£0.00
Non-Current Assets		
Accounts Receivable (Manual)	0.00	0.00
Church Lands Charity Loan	0.00	0.00
Housing Corp Grant	0.00	0.00
Property Owned	2,900,000.00	2,900,000.00
Total Non-Current Assets	£2,900,000.00	£2,900,000.00
Total Fixed Asset	£2,900,000.00	£2,900,000.00
Cash at bank and in hand		
CAF Bank C/A	68,078.16	50,370.26
CAF Gold Deposit A/C	80,988.69	80,436.73
Cash Held	0.00	0.00
CCLA 207740001AA	0.00	40,000.00
Charity Bank	53,907.01	53,505.72
COIF Charity Deposit Account	50,498.62	48,093.67
Virgin Money	79,485.80	79,277.41
Total Cash at bank and in hand	£332,958.28	£351,683.79
Current Assets		
CCLA 207740001AA - Ethical Investment Fund	40,000.00	
Undeposited Funds	0.00	0.00
Total Current Assets	£40,000.00	£0.00
NET CURRENT ASSETS	£372,958.28	£351,683.79
Creditors: amounts falling due within one year		
Current Liabilities		
Suspense Account	0.00	0.00
Total Current Liabilities	£0.00	£0.00
Total Creditors: amounts falling due within one year	£0.00	£0.00
NET CURRENT ASSETS (LIABILITIES)	£372,958.28	£351,683.79
TOTAL ASSETS LESS CURRENT LIABILITIES	£3,272,958.28	£3,251,683.79
Creditors: amounts falling due after more than one year		
Capital Account		
Capital - Property	500,000.00	500,000.00
Revaluation Reserve	2,373,829.00	2,373,829.00
Total Capital Account	2,873,829.00	2,873,829.00

Hampton Cottages Charity

Balance Sheet Comparison

As of March 31, 2023

	TOTAL	
	AS OF MAR 31, 2023	AS OF MAR 31, 2022 (PP)
Ext. Maint. & Repairs Reserve	150,000.00	150,000.00
Total Creditors: amounts falling due after more than one year	£3,623,828.00	£3,623,828.00
TOTAL NET ASSETS (LIABILITIES)	£248,128.28	£227,854.79
Charity funds		
Opening Bal Equity	87,093.64	87,093.64
Opening Balance Equity	140,761.15	110,659.03
Surplus/(Deficit)	21,274.49	30,102.12
Total Charity funds	£248,128.28	£227,854.79



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Hampton Cottages

On accounts for the year ended

31 Mar 2023

Charity no (if any)

209446

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

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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

* Please delete the words in the brackets if they do not apply.

Signed: [Signature]

Date: 24/1/24

Name: DAVID ROBSON

Relevant professional qualification(s) or body

N/A

IER

See over 1

Oct 2018

(if any):

Address:

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.

I was unable to examine the passbook for the Virgin Money Account showing the balance as at the close of business on 31/3/2023 which is shown in the accounts to have a balance of £79,485.80p.
 On 21/1/24

HAMPTON COTTAGES CHARITY

England & Wales - Charity number 209446

Accounts



1912 – 2012

Hampton Cottages Charity, Knockholt
Reg. Office: 8 Harrow Road, Knockholt, Kent TN14 7JT

Registered Charity No. 209446

Report and Accounts Financial Year ended 31st March, 2022

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Statement of Assets & Liabilities

Bankers: CafBank (Charities Aid Foundation), Kings Hill, West Malling, Kent

Independent Examiner: Mr David Robson, Cherry Three Cottage, Main Road, Knockholt.

Hampton Cottages Charity is a member of



& The Independent Housing Ombudsman Scheme



(Reg. Charity No. 209446)

Annual Report for the fiscal year ended 31st March, 2022

The Trustees of the Charity are:

Rev. Tim Edwards, Chairman	Appointed	27 th January 2018
Mr. James Edmunds, Trustee	Appointed	8 th October 2019
Mr. Mark Da Rocha, Trustee	Appointed	3 rd July 2021
Mrs. Sabrina Little, Treasurer	Appointed	1 st April, 2014

(Mr. J Edmunds and Mr M Da Rocha serve as Trustees by virtue of their positions as Churchwardens of St. Katharine's Church, Knockholt).

Statement of Trustees Responsibilities

Charity legislation requires Trustees to prepare Financial Statements for each financial year. These are required to give a true and fair view of the state of affairs of the Charity as at the end of the financial year and of the surplus or deficit for the period.

In preparing the Financial Statements suitable accounting policies have been adopted and consistently applied, to the best of the Trustees' knowledge and belief, by reference to reasonable and prudent judgements and estimates. Applicable accounting standards have been followed. The charity is not subject to audit as neither the gross income nor the total expenditure exceed the statutory audit threshold, currently £250,000 and the gross income was below the £100,000 accruals threshold thereby enabling the charity to adopt receipts and payments accounts.

The charity therefore remains below the audit threshold and is able to take advantage of the reduced reporting allowed under SORP 2005 (The Statement of Recommended Practice - Accounting and Reporting by Charities) and the Charities (Accounts and Reports) Regulations 2008. Using the Receipts and Payments basis of accounting makes no material difference to either the results or the financial statements (ie: the accounts constitute a factual record summarising the cash transactions of the charity and listing its remaining cash and non-cash assets and its liabilities). The Trustees have chosen this method of presentation as the affairs of the charity are in fact relatively straightforward and this method therefore will in practice differ little from the "Accruals" basis of accounting.

The Trustees are responsible for maintaining adequate accounting records, for safeguarding the assets of the Charity and for preventing and detecting fraud and other irregularities. Investments made by the Charity are reviewed annually. The Trustees are also required to indicate where the Financial Statements are prepared other than on the basis that the Charity is a going concern. . It is the Trustees intention that any major items of income or expenditure which are anticipated or have not been paid will be mentioned in the notes to the accounts.



Objectives & Organisational Structure

Hampton Cottages Charity was established in 1912. The primary charitable objective was and remains to provide housing for “poor persons of good character” emanating from within the Parish of Knockholt as it was established at that time. Since the Parishes of Knockholt & Halstead have become a united benefice under one Rector the Trustees now regard the two Parishes as one. The Trustees have a statutory responsibility to administer the Trust in conformity with the Governing Instrument.

The primary objective of the Charity is to provide housing accommodation and associated services of a good general standard for the benefit of appointed residents. The Charity is run by the Trustees - the Incumbent of St. Katharine’s Church, Knockholt, the Churchwardens of the day and a further three Trustees appointed by Knockholt Parish Council. All major decisions are discussed and ratified at regular meetings of the Trustees.

Employees

The Charity has no employees and the Trustees receive no remuneration.

Restricted & Permanent Endowment Funds

The Charity has no restricted funds and there is no permanent endowment fund.

Investments

During the financial year ending 31st March 2020/21 because of the COVID pandemic sweeping through the world the trustees were unable to implement investments. This build up the reserves on the accounts held with CAF Bank over the FCA Deposit and Saving Protection limit of £85K to a near limit. The Trustees will assess the need for further investments during the incoming financial year.

Reserves Policy

The Trustees have a conservative Reserves Policy to provide for future extraordinary maintenance and repairs. The size of this reserve is determined bearing in mind assessments made during periodic inspections carried out by qualified Chartered Building Surveyors retained by the Trustees when advice is given on the likely cost of current and future repairs and maintenance. It is the Trustees' policy to upgrade and refurbish, where necessary, any almshouse that becomes empty and unoccupied prior to it being occupied by a new resident. An inspection is carried out by qualified surveyors at intervals decided upon by the Trustees to ensure that the properties are being effectively maintained and repaired.

Internal Controls & Risk Assessment

Major risks which might impact the work of the Charity are routinely identified and discussed at meetings of the Trustees. The Trustees are satisfied that all major risks have been identified as far as possible and, where necessary, adequately addressed through the current risk assessment procedures.



Review of the Year

During financial year ending 31st March 2022 Mr Robert Small and Mrs J. Withelegg resigned from the position of Trustee while we welcomed Mr M. Da Rocha. A notice of vacancy was advertise for the Trustee positions but at 31st of March 2022 the positions were still vacant.

Repair and maintenance of the property during the year was carried out under the direction of Mr. Robert Small until his resignation on 30th June 2021. After which Mrs S. Little took over the role of site manager in interim until the vacancy fulfilment.

During financial year 2021/22 Hampton Cottages the resident at Cottage No3 was admitted to hospital. Subsequently the local authority stopped the maintenance contribution, the effect of which extended to financial year 2022/23.

INCOME

The charity's only income is from residential contributions and deposit interest. Hampton Cottages residents' maintenance contribution for the year was £ 43,618.09 vs. £ 43,987.44. There was a loss on maintenance contributions of £369.35 due to the resident at Cottage No3 being admitted to hospital.

Interest received on deposits were £2,040.93 vs. £3,046.96 in the previous year. The charity registered a decrease of income from Interest, both Virgin and CCLA have decrease the interest rate on deposit.

As we received no Donation, the Total Income for Year End 2020/21 is £45,659.02 vs. £47,034.40 (FY 202/21). This reflect the decrease in interest income in line with national trend and loss of maintenance contribution (Cottage No3).

As a norm, our accounting is performed on the "cash", rather than the "accruals" basis, therefore any additional interests accrued during the period but paid after Year End will be recognised in next year's results.

EXPENSES

On the repairs & maintenance front it was routine, there were no major or unexpected costs.

The total amount expense on Improvements decreased to £1,762.62 (vs. £4,973.63 in 2020/21). During the year the charity carried out what can be define a routine maintenance. The Trustees may have to consider a roll out upgrade program of the heating and plumbing system across the ten cottages.

General maintenance costs are in line with the previous year £11,263.21 (vs. £11,525.20). The cost of improvements cottage by cottage can be identified individually on the expenditure reports.

"Other Outgoings" £2,531.07 this year vs. £1,126.89 in 2020/21. The increase is due to a refund for damages to Mr and Mrs Solan, a neighbouring property.

The net result for the year was a SURPLUS of £ 30,102.12 (vs. 2020/21 SURPLUS £29,408.68).

Our grateful thanks, once again, to Mr.David Robson for being kind enough to act as Independent Examiner to the charity.

Hampton Cottages Charity remains a fully paid up member of both The Almshouse Association and The Housing Ombudsman Scheme.

As closing note, Mr David Robson is unable to provide the independent examination report within the deadline 31/01/2023. However, he will endeavour to provide the independent examination report by end of February 2023 at the latest.

Sabrina Little

Sabrina Little
Treasurer.

23/01/2023

Hampton Cottages Charity

Financial Activities April 2021 - March 2022

	TOTAL	
	APR 2021 - MAR 2022	APR 2020 - MAR 2021 (PY)
Income		
MAINTENANCE CONTRIBUTIONS		
No. 1	4,431.96	4,431.96
No. 10	4,431.84	4,431.84
No. 2	4,432.08	4,432.08
No. 3	4,062.85	4,432.20
No. 4	4,432.32	4,432.32
No. 5	4,432.44	4,432.44
No. 6	4,264.32	4,264.32
No. 7	4,264.32	4,264.32
No. 8	4,432.92	4,432.92
No. 9	4,433.04	4,433.04
Total MAINTENANCE CONTRIBUTIONS	43,618.09	43,987.44
OTHER INCOME		
Interest on Deposits	2,040.93	3,046.96
Total OTHER INCOME	2,040.93	3,046.96
Total Income	£45,659.02	£47,034.40
TOTAL	£45,659.02	£47,034.40
Expenditures		
IMPROVEMENTS		
General Improvements	153.67	19.12
No. 10	380.00	400.05
No. 3	381.48	310.01
No. 6	239.51	608.09
No. 8	217.49	670.33
No.2	50.00	50.00
No.5	100.00	1,234.60
No.7	190.47	1,001.12
No.9	50.00	680.31
Total IMPROVEMENTS	1,762.62	4,973.63
MAINTENANCE & REPAIRS		
Alarm System	1,173.74	1,067.04
Gardening	2,416.57	3,152.50
Gen. Maintenance	2,749.60	2,152.42
Heating & Plumbing	3,056.40	3,381.77
Insurance	1,266.90	1,231.47
Window Cleaning	600.00	540.00
Total MAINTENANCE & REPAIRS	11,263.21	11,525.20
OTHER OUTGOINGS		
Charitable Donations		150.00
Other Expenses	2,201.02	16.00
Bank Charges	96.00	69.00
Total Other Expenses	2,297.02	85.00

Hampton Cottages Charity

Financial Activities

April 2021 - March 2022

	TOTAL	
	APR 2021 - MAR 2022	APR 2020 - MAR 2021 (PY)
Subscriptions	234.05	891.89
Total OTHER OUTGOINGS	2,531.07	1,126.89
Total Expenditures	£15,556.90	£17,625.72
NET OPERATING INCOME	£30,102.12	£29,408.68
NET INCOME/(EXPENDITURE)	£30,102.12	£29,408.68

Independent Examiner's Report on the accounts of Hampton Cottages Charity, Knockholt, Kent

(Registered Charity No. 209446)

**Report to the trustees of Hampton Cottages Charity on the accounts of the Charity
which have been prepared for the year ended 31st March, 2020.**

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 43 of the 1993 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 43(7) (b) of the 1993 Act, and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Statement of the Independent Examiner

In connection with my examination, no matter has come to my attention

(1) which gives me reasonable cause to believe that, in any material respect, the requirements

to keep accounting records in accordance with section 41 of the 1993 Act; and

to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 1993 Act

have not been met.

I would like to draw attention to two issues that do not affect the contents of the accounts.

(1) Some invoices are missing but all payments are in line with reasonable expectations.

(2) some of the statements provided by the banks for interest bearing accounts do not show the balances as at the end of the financial year but for sometime earlier, usually after the interest has been posted to the account. This has increasingly become common practice but I am content to sign off the accounts as these balances can be checked next year. The Covid pandemic restrictions have made getting these updates more difficult.

do not restrict a proper understanding of the accounts being reached.

Cherry Tree Cottage,
Main Road,
Knockholt,
Kent .TN14 7LH

Date

HAMPTON COTTAGES CHARITY

England & Wales - Charity number 209446

Accounts



Hampton Cottages

1912 – 2012

Hampton Cottages Charity, Knockholt

Reg. Office: 8 Harrow Road, Knockholt, Kent TN14 7JT

Registered Charity No. 209446

Report and Accounts Financial Year ended 31st March, 2021

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Receipts & Payments Report
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Bankers: CafBank (Charities Aid Foundation), Kings Hill, West Malling, Kent

Independent Examiner: Mr David Robson, Cherry Three Cottage, Main Road, Knockholt.

Hampton Cottages Charity is a member of



THE ALMSHOUSE ASSOCIATION

& The Independent Housing Ombudsman Scheme



(Reg. Charity No. 209446)

Annual Report for the fiscal year ended 31st March, 2021

The Trustees of the Charity are:

Rev. Tim Edwards, Chairman	Appointed	27 th January 2018
Mr. James Edmunds, Trustee	Appointed	8 th October 2019
Mrs. Jennifer Whitelegg, Trustee	Appointed	2 nd April, 1997
Mr. Robert Small, Property Manager & Trustee	Appointed	24 th May, 2011
Mrs. Sabrina Little, Treasurer	Appointed	1 st April, 2014

(Mr. J Edmnds serves as Trustees by virtue of their positions as Churchwardens of St. Katharine's Church, Knockholt).

Statement of Trustees Responsibilities

Charity legislation requires Trustees to prepare Financial Statements for each financial year. These are required to give a true and fair view of the state of affairs of the Charity as at the end of the financial year and of the surplus or deficit for the period.

In preparing the Financial Statements suitable accounting policies have been adopted and consistently applied, to the best of the Trustees' knowledge and belief, by reference to reasonable and prudent judgements and estimates. Applicable accounting standards have been followed. The charity is not subject to audit as neither the gross income nor the total expenditure exceed the statutory audit threshold, currently £250,000 and the gross income was below the £100,000 accruals threshold thereby enabling the charity to adopt receipts and payments accounts.

The charity therefore remains below the audit threshold and is able to take advantage of the reduced reporting allowed under SORP 2005 (The Statement of Recommended Practice - Accounting and Reporting by Charities) and the Charities (Accounts and Reports) Regulations 2008. Using the Receipts and Payments basis of accounting makes no material difference to either the results or the financial statements (ie: the accounts constitute a factual record summarising the cash transactions of the charity and listing its remaining cash and non-cash assets and its liabilities). The Trustees have chosen this method of presentation as the affairs of the charity are in fact relatively straightforward and this method therefore will in practice differ little from the "Accruals" basis of accounting.

The Trustees are responsible for maintaining adequate accounting records, for safeguarding the assets of the Charity and for preventing and detecting fraud and other irregularities. Investments made by the Charity are reviewed annually. The Trustees are also required to indicate where the Financial Statements are prepared other than on the basis that the Charity is a going concern. . It is the Trustees intention that any major items of income or expenditure which are anticipated or have not been paid will be mentioned in the notes to the accounts.



Objectives & Organisational Structure

Hampton Cottages Charity was established in 1912. The primary charitable objective was and remains to provide housing for “poor persons of good character” emanating from within the Parish of Knockholt as it was established at that time. Since the Parishes of Knockholt & Halstead have become a united benefice under one Rector the Trustees now regard the two Parishes as one. The Trustees have a statutory responsibility to administer the Trust in conformity with the Governing Instrument.

The primary objective of the Charity is to provide housing accommodation and associated services of a good general standard for the benefit of appointed residents. The Charity is run by the Trustees - the Incumbent of St. Katharine’s Church, Knockholt, the Churchwardens of the day and a further three Trustees appointed by Knockholt Parish Council. All major decisions are discussed and ratified at regular meetings of the Trustees.

Employees

The Charity has no employees and the Trustees receive no remuneration.

Restricted & Permanent Endowment Funds

The Charity has no restricted funds and there is no permanent endowment fund.

Investments

During the financial year ending 31st March 2020/21 because of the COVID pandemic sweeping through the world the trustees were unable to implement investments. This build up the reserves on the accounts held with CAF Bank over the FCA Deposit and Saving Protection limit of £85K to a near limit. The Trustees will assess the need for further investments during the incoming financial year.

Reserves Policy

The Trustees have a conservative Reserves Policy to provide for future extraordinary maintenance and repairs. The size of this reserve is determined bearing in mind assessments made during periodic inspections carried out by qualified Chartered Building Surveyors retained by the Trustees when advice is given on the likely cost of current and future repairs and maintenance. It is the Trustees’ policy to upgrade and refurbish, where necessary, any almshouse that becomes empty and unoccupied prior to it being occupied by a new resident. An inspection is carried out by qualified surveyors at intervals decided upon by the Trustees to ensure that the properties are being effectively maintained and repaired.

Internal Controls & Risk Assessment

Major risks which might impact the work of the Charity are routinely identified and discussed at meetings of the Trustees. The Trustees are satisfied that all major risks have been identified as far as possible and, where necessary, adequately addressed through the current risk assessment procedures.



Review of the Year

During financial year ending 31st March 2021 the charity undertook the repair of the gable end at cottage No7 and made good of the water damaged caused by the roof leak. We note an increase in repairs to boilers. The Trustees will consider best options during 2021/22. The repair and maintenance of the property was carried out under the direction of Mr. Robert Small.

During financial year 2020/21 Hampton Cottages did not incur any empty cost unit, which is a positive outcome for two reasons: firstly, we did not lose any resident and secondly the associated costs of an empty unit were not incurred.

INCOME

The charity's only income is from residential contributions and deposit interest. Hampton Cottages residents' maintenance contribution for the year was £ 43,987.44 vs. £ 43,854.14. There was no loss on maintenance contributions during the year 2020/21.

Interest received on deposits were £2,455.88 vs. £3,401.40 in the previous year. The charity registered a decrease of income from Interest, both Virgin and CCLA have decrease the interest rate on deposit.

As we received no Donation, the Total Income for Year End 2020/21 is £46,443.32.

As a norm, our accounting is performed on the "cash", rather than the "accruals" basis, therefore any additional interests accrued during the period but paid after Year End will be recognised in next year's results.

EXPENSES

On the repairs & maintenance front it was routine, there were no major or unexpected costs.

The total amount expense on Improvements decreased to £4,973.63 (vs. £1,319.87 in 2019/20). During the year the charity redecorated Cottage No7 upstairs that was damaged by a roof leak. Cottage No6 was re-carpeted fully to minimise risk of falling over by tripping on the ridges from the worn carpet. There were conspicuous repairs to the heating system across all cottages. The Trustees may have to consider a roll out upgrade program of the heating and plumbing system across the ten cottages.

General maintenance costs are in line with the previous year £11,524.70 (vs. £11,848.84). The cost of improvements cottage by cottage can be identified individually on the expenditure reports.

"Other Outgoings" £891.89 this year vs. £225.38 in 2019/20. The increase is due to an overpayment refunded during the year 2021/22.

The net result for the year was a SURPLUS of £ 28,818.10 (vs. 2019/20 SURPLUS £33,801.45).

Our grateful thanks, once again, to Mr. David Robson for being kind enough to act as Independent Examiner to the charity.

Hampton Cottages Charity remains a fully paid up member of both The Almshouse Association and The Housing Ombudsman Scheme.

As closing note, Mr David Robson is unable to provide the independent examination report within the deadline 31/01/2022. However, he will endeavour to provide the independent examination report by end of February 2022 at the latest.

Sabrina Little

Sabrina Little
Treasurer.

23/01/2022

Hampton Cottages Charity

Balance Sheet
As of March 31, 2021

	TOTAL
Fixed Asset	
Tangible assets	
Fixed Assets	
Depreciation	-1,629.81
Fixed Assets	1,629.81
Total Fixed Assets	0.00
Total Tangible assets	£0.00
Non-Current Assets	
Accounts Receivable (Manual)	0.00
Church Lands Charity Loan	0.00
Housing Corp Grant	0.00
Property Owned	2,900,000.00
Total Non-Current Assets	£2,900,000.00
Total Fixed Asset	£2,900,000.00
Cash at bank and in hand	
CAF Bank C/A	82,309.07
CAF Gold Deposit A/C	20,427.88
Cash Held	0.00
CCLA 207740001AA	40,000.00
Charity Bank	53,106.33
COIF Charity Deposit Account	46,566.11
Virgin Money	79,172.28
Total Cash at bank and in hand	£321,581.67
Current Assets	
Undeposited Funds	0.00
Total Current Assets	£0.00
NET CURRENT ASSETS	£321,581.67
Creditors: amounts falling due within one year	
Current Liabilities	
Suspense Account	0.00
Total Current Liabilities	£0.00
Total Creditors: amounts falling due within one year	£0.00
NET CURRENT ASSETS (LIABILITIES)	£321,581.67
TOTAL ASSETS LESS CURRENT LIABILITIES	£3,221,581.67
Creditors: amounts falling due after more than one year	
Capital Account	0.00
Capital - Property	500,000.00
Revaluation Reserve	2,373,829.00
Total Capital Account	2,873,829.00
Ext. Maint. & Repairs Reserve	150,000.00
Total Creditors: amounts falling due after more than one year	£3,023,829.00
TOTAL NET ASSETS (LIABILITIES)	£197,752.67
Charity funds	
Opening Bal Equity	87,093.64
Opening Balance Equity	81,840.93

	TOTAL
Surplus/(Deficit)	28,818.10
Total Charity funds	£197,752.67

Hampton Cottages Charity

Financial Activities
April 2020 - March 2021

	TOTAL	
	APR 2020 - MAR 2021	APR 2019 - MAR 2020 (PY)
Income		
MAINTENANCE CONTRIBUTIONS		
No. 1	4,431.96	4,417.93
No. 10	4,431.84	4,382.83
No. 2	4,432.08	4,418.05
No. 3	4,432.20	4,418.17
No. 4	4,432.32	4,418.29
No. 5	4,432.44	4,418.41
No. 6	4,264.32	4,264.22
No. 7	4,264.32	4,278.36
No. 8	4,432.92	4,418.88
No. 9	4,433.04	4,419.00
Total MAINTENANCE CONTRIBUTIONS	43,987.44	43,854.14
OTHER INCOME		
Interest on Deposits	2,455.88	3,401.40
Total OTHER INCOME	2,455.88	3,401.40
Total Income	£46,443.32	£47,255.54
TOTAL	£46,443.32	£47,255.54
Expenditures		
IMPROVEMENTS		
General Improvements	19.12	21.08
No. 1		25.68
No. 10	400.05	172.51
No. 3	310.01	74.04
No. 6	608.09	86.02
No. 8	670.33	88.31
No.2	50.00	475.36
No.5	1,234.60	266.47
No.7	1,001.12	
No.9	680.31	110.40
Total IMPROVEMENTS	4,973.63	1,319.87
MAINTENANCE & REPAIRS		
Alarm System	1,067.04	1,844.60
Gardening	3,152.50	2,643.09
Gen. Maintenance	2,152.42	4,554.30
Heating & Plumbing	3,381.77	957.60
Insurance	1,230.97	1,189.25
Window Cleaning	540.00	660.00
Total MAINTENANCE & REPAIRS	11,524.70	11,848.84
OTHER OUTGOINGS		
Charitable Donations	150.00	
Other Expenses	16.00	
Bank Charges	69.00	60.00
Total Other Expenses	85.00	60.00
Subscriptions	891.89	225.38

	TOTAL	
	APR 2020 - MAR 2021	APR 2019 - MAR 2020 (PY)
Total OTHER OUTGOINGS	1,126.89	285.38
Total Expenditures	£17,625.22	£13,454.09
NET OPERATING INCOME	£28,818.10	£33,801.45
NET INCOME/(EXPENDITURE)	£28,818.10	£33,801.45