

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

England & Wales · Charity number 248134

Details

Other names	CLARA ELIZABETH RIDOUT, WHISTABLE NON-ECCLESIASTICAL CHARITIES
Status	Registered
Legal form	Other
Registered	1966-06-01
Register	View on the Charity Commission register

Contact

Address	PO Box 1247 Whitstable Kent CT1 9UT
Phone	07783936927
Email	woottonchar63@gmail.com

Activities

Objects: RELIEVING EITHER GENERALLY OR INDIVIDUALLY PERSONS RESIDENT IN THE AREA OF BENEFIT WHO ARE IN CONDITIONS OF NEED, HARDSHIP OR DISTRESS BY MAKING GRANTS OF MONEY OR PROVIDING OR PAYING FOR ITEMS, SERVICES OR FACILITIES CALCULATED TO REDUCE THE NEED, HARDSHIP OR DISTRESS OF SUCH PERSONS.

Activities: The Charity is financed from rents collected from properties owned in Whitstable and the surrounding area and from interest on invested funds. This income is then applied for the relief from hardship or distress of persons living in Whitstable.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** FORMER URBAN DISTRICT OF WHITSTABLE.
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£191,018	£205,866	-	-
2023-12-31	£171,423	£209,758	-	-
2022-12-31	£169,881	£194,419	-	-
2021-12-31	£165,902	£193,271	-	-
2020-12-31	£112,400	£195,527	-	-

Trustees

Name	Role	Appointed
Sharron Sonnex	Chair	2018-12-17
JANET NEWCOMBE		2011-10-29
JOANNA WALLER		
Jane Thompson		2021-09-20
Janet Henley		2017-10-02
Michael John White		2018-06-11
Paulette Joanne Stubbings		2021-12-13
Rev Sally-Ann Pickersgill		2025-09-22
Robert Sonnex		2019-12-16

Linked charities

- ELLEN SARAH HEXT (248134-1)

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

England & Wales - Charity number 248134

Accounts

Whitstable Non-Ecclesiastical Charities
Financial Statements
Year Ended 31 December 2024

THE BUBB SHERWIN PARTNERSHIP LTD

**Whitstable Non-Ecclesiastical Charities
Contents**

	Page
Details	1
Trustees Report	2
Bank Control	3
Caxon Statement - Cash receivable	4
Caxon Statement - Disbursements Analysis	5
Rent Receivable Control	6
Balance Sheet Schedules	7
Furley Page Analysis	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Accounts	11-12

**Whitstable Non-Ecclesiastical Charities
Details
Year Ended 31 December 2024**

Charity Number:	248134
Chair:	Sharron Sonnex
Trustees:	Paulette Joanne Stubbings Jane Thompson Robert Sonnex Michael John White Janet Henley Janet Newcombe Joanna Waller
Registered Address:	PO Box 1247 WHITSTABLE Kent CT1 9UT
Accountants and Independent Examiners:	The Bubb Sherwin Partnership Limited 100 High Street, Whitstable, Kent CT5 1AZ
Bankers:	Lloyds TSB Bank PLC High Street Whitstable Kent

**Whitstable Non-Ecclesiastical Charities
Trustees Report
Year Ended 31 December 2024**

The Trustees present their report along with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in 2005.

Objects of the Trust:

The objects of the Trust are the management of the property and investments of the Whitstable Non-Ecclesiastical Charity, the Charity of Clara Elizabeth Ridout and the Charity of Ellen Sarah Hext. The income produced from the management of the charity's property and investments is applied after making two regular donations as laid down by the Scheme of 6th February 1999 amended by the Scheme dated 15th October 2004 for the relief from hardship or distress of persons resident in Whitstable.

Review of Activities and Future Developments:

The charity is financed from rents collected from properties owned in Whitstable and the surrounding area and from interest on invested funds and this will continue in future.

Structure, governance and management:

Governing Document:

The Trust is governed by a scheme made on 25th August 1978 amended on 6th February 1999 and 15th October 2004, and is registered with the Charity Commissioners as Charity Number 248134.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Trustees' responsibilities in relation to the financial statements

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the trustees have:

- selected suitable accounting policies and then applied them consistently;
- made judgments and estimates that are reasonable and prudent;
- stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepared the financial statements on the going concern basis.

The trustees have overall responsibility for ensuring that the charity has appropriate systems of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on 22nd September and was signed by Chairman.

2025


Signed

**Whitstable Non-Ecclesiastical Charities
Bank Control
Year Ended 31 December 2024**

Balances at 1 January 2024			
Lloyds:	Account no 00135065	14,967.49	
	Account no 00722025	70,573.61	
	Account no 516233852-779	102,549.41	
COIF Charities Deposit		15,000.00	
		<u>203,090.51</u>	
Receipts and payments - per periodic/quarterly statements			
3 months to	31.03.24	35,573.44	42,932.14
3 months to	30.06.24	16,802.37	38,307.84
3 months to	30.09.24	43,484.63	34,561.18
3 months to	31.12.24	45,202.58	45,090.70
			183,261.67
Balances at 31 December 2024, per reconciliation below			
		<u>344,153.53</u>	<u>344,153.53</u>
Bank reconciliation:			
	As at 31.12.24		
Lloyds:	Account no 00135065		
	Balance per bank statement		31,962.15
Less:	Outstanding cheques		-
	Account no 00722025		
	Balance per bank statement		31,149.01
	Account no S16233852-779		
			105,150.51
COIF Charities Deposit			<u>15,000.00</u>
Balances at 31 December 2024			<u>183,261.67</u>

**Whitstable Non-Ecclesiastical Charities
Caxtons Statements - Cash Receivable
Year Ended 31 December 2024**

Date	Total	Rent	Insurance	Cash Retained	Insurance excess
15.04.2024	55,778.75	55,778.75	-	-	-
12.07.2024	28,691.29	28,691.29	-	-	-
14.10.2024	50,217.84	50,217.84	-	-	-
14.01.2025	38,735.44	38,735.44	-	-	-
	173,423.32	173,423.32	-	-	-

Whitstable Non-Ecclesiastical Charities
Caxtons Statements - Disbursements Analysis
Year Ended 31 December 2024

Date	Details	Total	Maintenance/ Insurance Repairs	Prof. fees Mangt	Credit Card
12/02/2024	Caxtons Comm. Ltd (Comm Mangt Fees)	1,787.77		1,787.77	
12/03/2024	Clear Group	447.50	447.50		
28/03/2024	Clear Group	515.00	515.00		
01/03/2024	Clear Group	420.00	420.00		
10/04/2024	Clear Group	2,018.15	2,018.15		
10/04/2024	Clear Group	1,926.20	1,926.20		
10/04/2024	Clear Group	2,697.33	2,697.33		
10/04/2024	Clear Group	3,669.40	3,669.40		
10/04/2024	Clear Group	3,437.56	3,437.56		
10/04/2024	Clear Group	1,259.77	1,259.77		
10/04/2024	Clear Group	1,996.21	1,996.21		
10/04/2024	Clear Group	1,140.03	1,140.03		
10/04/2024	Clear Group	1,309.36	1,309.36		
10/04/2024	Property 1325, Land at Radfall Comer	168.00	168.00		
12/04/2024	Caxtons Comm. Ltd (Comm Mangt Fees)	1,111.46		1,111.46	
13/05/2024	Caxtons Comm. Ltd (Comm Mangt Fees)	383.66		383.66	
22/05/2024	Rebuild Cost Assessment Ltd	172.00	172.00		
22/05/2024	Rebuild Cost Assessment Ltd	172.00	172.00		
22/05/2024	Rebuild Cost Assessment Ltd	172.00	172.00		
22/05/2024	Rebuild Cost Assessment Ltd	172.00	172.00		
22/05/2024	Rebuild Cost Assessment Ltd	172.00	172.00		
22/05/2024	Rebuild Cost Assessment Ltd	172.00	172.00		
22/05/2024	Rebuild Cost Assessment Ltd	172.00	172.00		
22/05/2024	Rebuild Cost Assessment Ltd	172.00	172.00		
22/05/2024	Tremain & Sons Group Ltd	11,472.00	11,472.00		
11/06/2024	Caxtons Comm. Ltd (Comm Mangt Fees)	505.00		505.00	
11/07/2024	Caxtons Comm. Ltd (Comm Mangt Fees)	727.82		727.82	
24/07/2024	Caxtons Commercial Limited	1,147.20	1,147.20		
12/08/2024	Caxtons Comm. Ltd (Comm Mangt Fees)	735.81		735.81	
12/08/2024	Caxtons Comm. Ltd (Comm Mangt Fees)	142.50		142.50	
11/09/2024	Caxtons Comm. Ltd (Comm Mangt Fees)	1,379.59		1,379.59	
11/10/2024	Caxtons Comm. Ltd (Comm Mangt Fees)	931.41		931.41	
16/02/2024	South Eastern Maintenance Ltd	660.00	660.00		
11/11/2024	Caxtons Comm. Ltd (Comm Mangt Fees)	650.00		650.00	
11/12/2024	Caxtons Comm. Ltd (Comm Mangt Fees)	405.38		405.38	
13/01/2025	Caxtons Comm. Ltd (Comm Mangt Fees)	1,032.50		1,032.50	
11/12/2024	Caxtons Comm. Ltd (Comm Mangt Fees)	142.50		142.50	
		45,595.11	35,659.71	9,935.40	
		45,595.11	35,659.71	9,935.40	

**Whitstable Non-Ecclesiastical Charities
Rent Receivable Control
Year Ended 31 December 2024**

Opening balances	<u>33,471.93</u>		<u>2,008.32</u>
Cash received:	Caxtons	Fisk House	
3 months to: 31.03.24	31,463.61	1,814.53	
3 months to: 30.06.24	12,420.01	2,174.61	
3 months to: 30.09.24	39,180.40	2,161.17	
3 months to: 31.12.24	40,382.74	1,816.45	
	<u>123,446.76</u>	<u>7,966.76</u>	<u>131,413.52</u>
Disbursements - per Schedule			
Maintenance/repairs and Insurance			
15.04.2024		21,004.51	
12.07.2024		12,848.00	
14.10.2024		1,147.20	
14.01.2025		660.00	<u>35,659.71</u>
Management fees:			
15.04.2024		2,899.23	
12.07.2024		1,616.48	
14.10.2024		3,189.31	
14.01.2025		2,230.38	<u>9,935.40</u>
Fisk House Rents	<u>7,966.76</u>		
Caxtons - Cash receivable per schedule			
Rents	173,423.32		
Insurance recoverable	-		
Cash retained (contra)	-		
Insurance excess (19 High Street)	-		
	<u>173,423.32</u>		
Closing balances	<u>2,890.38</u>		<u>38,735.44</u>
Difference			
	<u>217,752.39</u>		<u>217,752.39</u>

Whitstable Non-Ecclesiastical Charities
Balance Sheet Schedule
Year Ended 31 December 2024

	2024	2023
Debtors:		
Wayleave	-	-
Recoverable Property Insurance:	-	-
Premium paid	-	-
Less: recovered to date	-	-
Caxtons (rent paid after accounting date)	38,735.44	33,472.27
Caxtons (Insurance refund)	-	-
January cash grants prepaid	-	-
Refund due on overstated amount paid to Furley Page on cheque no 1197	30.00	30.00
	38,765.44	33,502.27
 Creditors and accruals:		
Caxtons:		
Caxtons commission fees	2,230.38	2,008.32
Commission re concessions	-	-
Indemnity Insurance	-	-
Credit Card fees	-	-
Repairs and maintenance	660.00	-
 Accruals:		
Independent Examiners	1,070.00	1,020.00
Furley Page	-	-
BSPL Accountants	4,410.00	4,200.00
	8,370.38	7,228.32

**Whitstable Non-Ecclesiastical Charities
Analysis Of Furley Page
Year Ended 31 December 2024**

2024

Furley Page LLP:

Clerking Costs:

24/01/2024	002258	4,800.00
06/03/2024	002259	1,771.20
06/03/2024	002260	4,800.00
26/03/2024	002262	4,800.00
07/05/2024	002265	4,800.00
14/06/2024	002268	4,214.40
17/06/2024	002269	6,600.00
23/07/2024	002272	5,400.00
30/07/2024	002273	4,800.00
31/07/2024	002274	1,800.00
06/12/2024	FURLEY PAGE LLP 100000001461173170 INVOICE	2,624.40
03/10/2024	FURLEY PAGE LLP 600000001433405221 INVOICE	4,209.60
08/11/2024	FURLEY PAGE LLP 600000001453772576 INVOICE	1,838.40

Adjustments to pay outstanding accruals

-

-

52,458.00

Other Legal Fees:

-

-

52,458.00

Whitstable Non-Ecclesiastical Charities
Statement of Financial Activities
Year Ended 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
Incoming resources					
Incoming resources from generated funds:					
Investment income	2	191,018	-	191,018	159,774
Incoming resources from charitable activities:					
Insurances recoverable		-	-	-	11,649
Total Incoming Resources		191,018	-	191,018	171,423
Resources expended					
Cost of generating funds					
Cost of maintaining investments	3	55,354	-	55,354	34,002
Charitable activities	4	91,815	-	91,815	91,812
Governance costs					
Administration expenses	5	58,696	-	58,696	83,945
Total resources expended		205,866	-	205,866	209,758
Net (resources expended)/ incoming resources		(14,847)	-	(14,847)	(38,336)
Unrealised (losses)/gains on investments	6 & 7	12,498	-	12,498	29,146
Net movement in funds		(2,349)	-	(2,349)	(9,190)
Fund balances brought forward at 1 January 2024		3,390,480	-	3,390,480	3,399,670
Fund balances carried forward at 31 December 2024		3,388,131	-	3,388,131	3,390,480

All of the above results are derived from continuing activities. All gains and losses recognised in the year are included above.

**Whitstable Non-Ecclesiastical Charities
Balance Sheet
Year Ended 31 December 2024**

	Notes	2024	2023
Fixed assets			
Tangible assets	6	2,771,962	2,771,962
Investments	7	401,652	389,154
		<u>3,173,614</u>	<u>3,161,116</u>
Current assets			
Debtors	8	38,765	33,502
Cash at bank and in hand		183,262	203,091
		<u>222,027</u>	<u>236,593</u>
Creditors: Amounts falling due within one year	9	7,510	7,228
Net current assets		<u>214,517</u>	<u>229,364</u>
Net assets		<u>3,388,131</u>	<u>3,390,480</u>
Funds:			
Unrestricted Funds			
General funds at 1 January 2024		3,390,480	3,399,670
(Deficit)/Surplus for the year		<u>(2,349)</u>	<u>(9,190)</u>
General funds at 31 December 2024		<u>3,388,131</u>	<u>3,390,480</u>
Total funds		<u>3,388,131</u>	<u>3,390,480</u>

The financial statements on pages 1 to 12 were approved by the trustees on 22nd Sept 2025 and signed on their behalf by:

 (Trustee)

Whitstable Non-Ecclesiastical Charities
Notes to the Financial Statements
Year Ended 31 December 2024

1. Accounting policies

(a) Basis of preparation

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets and in accordance with the Financial Reporting Standards for Smaller Entities (effective January 2007), the Charities Act 1993 and in accordance with the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" published in 2005 and applicable accounting standards.

(b) Fund accounting

General Funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

(c) Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

No amounts are included in the financial statements for services donated by volunteers.

(d) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources. Grants offered subject to conditions which have not been met at the year end are noted as a commitment but not accrued as expenditure.

	2024	2023
2. Investment income		
Bank Interest receivable	3,177	2,935
Rent received	181,390	151,241
Investment income	5,558	5,385
Other income	894	213
	191,018	159,774
 3. Costs of maintaining investments		
Property management fees	9,935	9,422
Property repairs	23,359	5,354
Property insurance	21,005	19,225
Other property expenses	1,055	-
	55,354	34,002

Whitstable Non-Ecclesiastical Charities
Balance Sheet
Year Ended 31 December 2024

	2024	2023
4. Charitable activities		
First charges on income:		
(a) Parochial Church Cncl of Whitstable	500	500
Endowed School	3,150	3,150
Regular grants	77,169	61,790
Society of St Vincent de Paul	3,650	13,100
Special Grants	7,346	13,272
	91,815	91,812
5. Administrative expenses		
Furley Page professional fees (per Schedule)	52,458	76,888
Other professional fees	3,600	4,200
Independent examiners fees	1,020	1,020
Indemnity insurance	1,581	1,685
Sundry expenses	38	152
	58,696	83,945
6. Tangible assets		
Freehold property (As valued in March 2011)	2,600,000	2,600,000
Storage facilities and residential unit	166,283	166,283
Release of retention	5,679	5,679
	2,771,962	2,771,962
7. Investments		
BLK Charities UK Equity Fund A Inc	149,571	143,910
BLK Charities UK Bond Fund A Inc	9,220	9,493
COIF Charity Income Shares	176,578	172,677
COIF Charity Accumulation Shares	66,282	63,074
	401,652	389,154
8. Debtors		
Outstanding rents paid after accounting date	38,735	33,472
Refund due on Furley Page cheque	30	30
	38,765	33,502
9. Creditors: amounts falling due within one year		
Sundry creditors - Property Management	2,890	2,008
Accruals	4,620	5,220
	7,510	7,228
10. Unrestricted funds		

The General Reserve represents the free funds of the charity which are not designated for particular purposes.

Independent examiner's report on the accounts

Report to the trustees of Whitstable Non-Ecclesiastical Charities

On the accounts for the year ended 31 December 2024 – Charity Number: 248134

Set out on pages 2 to 9

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

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 sections 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

The accounting records were not kept in accordance with section 130 of the Charities Act; or

The accounts did not accord with the accounting records; or

The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

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

Fatima Siddiqui ACA FCCA



Audit & Accounts Pro Limited

Chartered Accountants & Registered Auditors

Disley

The Hill Side

Orpington

BR6 7SD Date 17th September 2025

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

England & Wales - Charity number 248134

Accounts

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

**FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2023**

THE BUBB SHERWIN PARTNERSHIP LIMITED

CHARTERED CERTIFIED ACCOUNTANTS

WHITSTABLE NON-ECCLESIASTICAL CHARITIES
TRUST DETAILS AS AT
Year Ended 31 December 2023

Charity Number:	248134
Chair:	Sharron Sonnex
Trustees:	Paulette Joanne Stubbings Jane Thompson Robert Sonnex Michael John White Janet Henley Janet Newcombe Joanna Waller
Registered Address:	PO Box 1247 WHITSTABLE Kent CT1 9UT
Accountants and Independent Examiners:	The Bubb Sherwin Partnership Limited 100 High Street, Whitstable, Kent CT5 1AZ
Bankers:	Lloyds TSB Bank PLC High Street Whitstable Kent

WHITSTABLE NON-ECCLESIASTICAL CHARITIES
INDEX TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2023

Trustees Report	1
Bank Control	2
Caxon Statement - Cash receivable	3
Caxon Statement - Disbursements Analysis	4
Rent Receivable Control	5
Balance Sheet Schedules	6
Furley Page Analysis	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Accounts	10-12



Independent examiner's report on the accounts

Report to the trustees of Whitstable Non-Ecclesiastical Charities

On the accounts for the year ended 31 December 2023 – Charity Number: 248134

Set out on pages 2 to 9

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

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 sections 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

The accounting records were not kept in accordance with section 130 of the Charities Act; or

The accounts did not accord with the accounting records; or

The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

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

Fatima Siddiqui ACA FCCA

Audit & Accounts Pro Limited

A handwritten signature in black ink, appearing to read "Fatima Siddiqui".

Date 25/10/2024

WHITSTABLE NON-ECCLESIASTICAL CHARITIES
TRUSTEES REPORT
Year Ended 31 December 2023

The Trustees present their report along with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in 2005.

Objects of the Trust:

The objects of the Trust are the management of the property and investments of the Whitstable Non-Ecclesiastical Charity, the Charity of Clara Elizabeth Ridout and the Charity of Ellen Sarah Hext. The income produced from the management of the charity's property and investments is applied after making two regular donations as laid down by the Scheme of 6th February 1999 amended by the Scheme dated 15th October 2004 for the relief from hardship or distress of persons resident in Whitstable.

Review of Activities and Future Developments:

The charity is financed from rents collected from properties owned in Whitstable and the surrounding area and from interest on invested funds and this will continue in future.

Structure, governance and management:

Governing Document:

The Trust is governed by a scheme made on 25th August 1978 amended on VI February 1999 and 15th October 2004, and is registered with the Charity Commissioners as Charity Number 248134.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

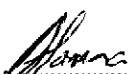
Trustees' responsibilities in relation to the financial statements

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the trustees have:

- selected suitable accounting policies and then applied them consistently;
- made judgments and estimates that are reasonable and prudent;
- stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepared the financial statements on the going concern basis.

The trustees have overall responsibility for ensuring that the charity has appropriate systems of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on 23rd / OCTOBER / 2024

.......... (Chairman)

WHITSTABLE NON-ECCLESIASTICAL CHARITIES
BANK CONTROL
Year Ended 31 December 2023

Balances at 1 January 2023			
Lloyds:	Account no 00135065	21,664.67	
	Account no 00722025	107,814.98	
	Account no 516233852-779	100,372.59	
COIF Charities Deposit		15,000.00	
		<u>244,852.24</u>	
Receipts and payments - per periodic/quarterly statements			
3 months to	31.03.23	35,720.05	47,406.86
3 months to	30.06.23	47,054.41	50,841.35
3 months to	30.09.23	19,438.29	30,983.93
3 months to	31.12.23	40,656.90	54,899.24
Balances at 31 December 2023, per reconciliation below			203,090.51
Difference	(deposit interest)		500.00
		<u>387,721.89</u>	<u>387,721.89</u>
Bank reconciliation: As at 31.12.23			
Lloyds:	Account no 00135065		
	Balance per bank statement		14,967.49
Less:	Outstanding cheques		-
	Account no 00722025		
	Balance per bank statement		70,573.61
	Account no S16233852-779		102,549.41
COIF Charities Deposit			<u>15,000.00</u>
			<u>203,090.51</u>

WHITSTABLE NON-ECCLIASTICAL CHARITIES
CAXTONS STATEMENTS - CASH RECEIVABLE
Year Ended 31 December 2023

Date	Total	Rent	Insurance	Cash Retained	Insurance excess
12.04.23	44,181.65	43,854.15 327.50	-	-	-
13.07.23	38,108.64	38,108.64	-	-	-
14.10.23	38,895.82	38,895.82	-	-	-
12.01.24	33,471.93	33,471.93	-	-	-
	154,658.04	154,658.04	-	-	-

WHITSTABLE NON-ECCLESIASTICAL CHARITIES
CAXTONS STATEMENTS - DISBURSEMENTS ANALYSIS
Year Ended 31 December 2023

Date		Total	Maintenance/ Insurance Repairs	Prof. fees fees	Credit Card
30.03.23	Commission/fees	667.13		667.13	
13.02.23	Commission/fees	625.00		625.00	
12.07.23		3596.94	3,596.94		
12.07.23		1889.21	1,889.21		
12.07.23		1982.44	1,982.44		
12.07.23		2645.10	2,645.10		
12.07.23		1956.47	1,956.47		
12.07.23		1119.10	1,119.10		
12.07.23		1237.00	1,237.00		
12.07.23		3354.04	3,354.04		
12.07.23		1276.84	1,276.84		
12.07.23	Commission/fees	1789.22		1,789.22	
12.07.23		1184.79		1,184.79	
12.07.23		600.00		600.00	
12.07.23		168.00	168.00		
12.07.23		142.50		142.50	
12.10.23	Commission/fees	535.00		535.00	
12.10.23	Commission/fees	492.50		492.50	
12.10.23	Commission/fees	1235.00		1,235.00	
12.10.23	Commission/fees	142.50		142.50	
11.01.24		858.32		858.32	
11.01.24		507.50		507.50	
11.01.24		642.50		642.50	
		<u><u>28,647.10</u></u>	<u><u>19,225.14</u></u>	<u><u>9,421.96</u></u>	
		<u>-</u>	<u>-</u>		
		<u><u>28,647.10</u></u>	<u><u>19,225.14</u></u>	<u><u>9,421.96</u></u>	

WHITSTABLE NON-ECCLESIASTICAL CHARITIES
RENT RECEIVABLE CONTROL
Year Ended 31 December 2023

Opening balances	<u>33,860.92</u>		<u>2,102.91</u>
Cash received:		Caxtons	Fisk House
3 months to: 31.03.23		31,758.01	2,079.61
3 months to: 30.06.23		42,889.18	2,174.61
3 months to: 30.09.23		15,166.99	2,120.61
3 months to: 31.12.23		36,490.82	1,856.61
		<u>126,305.00</u>	<u>8,231.44</u>
Disbursements - per Schedule			
Maintenance/repairs			-
Insurance			19,225.14
Professional fees			-
Cash retained (contra)			-
Management fees:			19,225.14
12.04.23			1,292.13
13.07.23			3,716.51
13.10.23			2,405.00
12.01.24			2,008.32
			<u>9,421.96</u>
Fisk House Rents		<u>8,231.44</u>	
Caxtons - Cash receivable per schedule			
Rents	143,009.44		
Insurance recoverable	11,648.60		
Cash retained (contra)	-		
Insurance excess (19 High Street)	-		
	<u>154,658.04</u>		
Closing balances		<u>2,008.32</u>	<u>33,472.27</u>
Difference			
	<u><u>198,758.72</u></u>		<u><u>198,758.72</u></u>

WHITSTABLE NON-ECCLESIASTICAL CHARITIES
BALANCE SHEET SCHEDULES

31st December 2023

	31.12.23	31.12.22
Debtors:		
Wayleave	-	-
Recoverable Property Insurance:	-	-
Premium paid	-	-
Less: recovered to date	-	-
Caxtons (rent paid after accounting date)	33,472.27	33,860.92
Caxtons (Insurance refund)	-	-
January cash grants prepaid	-	-
Refund due on overstated amount paid to	-	-
Furley Page on cheque no 1197	30.00	30.00
	33,502.27	33,890.92
Creditors and accruals:		
Caxtons: Fees	2,008.32	2,102.91
Commission re concessions	-	-
Indemnity Insurance	-	-
Credit Card fees	-	-
Repairs and maintenance	-	-
Accruals:		
Independent Examiners	1,020.00	6,540.00
Furley Page	-	2,400.00
BSPL Accountants	4,200.00	-
	7,228.32	11,042.91

WHITSTABLE NON-ECCLESIASTICAL CHARITIES
STATEMENT OF FINANCIAL ACTIVITIES
Year ended 31 December 2023

	Note	Unrestricted Funds £	Restricted Funds £	2023 Total £	2022 Total £
Incoming resources					
Incoming resources from generated funds:					
Voluntary income					
Donations and gifts		-		-	-
Activities for generating funds:					
Investment income	2	159,774		159,774	163,871
Incoming resources from charitable activities:					
Insurances recoverable		11,649		-	6,010
Total Incoming Resources		171,423		159,774	169,881
Resources expended					
Cost of generating funds					
Cost of maintaining investments	3	34,002		34,002	25,691
Charitable activities	4	91,812		91,812	84,063
Governance costs					
Administration expenses	5	83,945		83,945	84,665
Total resources expended		209,758		209,758	194,419
Net (resources expended)/ incoming resources		(38,336)		(38,336)	(24,538)
Realised gain on sale of freehold land (net sale proceeds)					
Unrealised (losses)/gains on investments	6 & 7	29,146		29,146	(33,365)
Net movement in funds		(9,190)		(9,190)	(57,903)
Fund balances brought forward at 1 January 2023		3,399,670		3,399,670	3,457,573
Fund balances carried forward at 31 December 2023		3,390,480		3,390,480	3,399,670

All of the above results are derived from continuing activities. All gains and losses recognised in the year are included above.

WHITSTABLE NON-ECCLESIASTICAL CHARITIES
BALANCE SHEET
31 December 2023

	Notes	2023	2022
Fixed assets			
Tangible assets	6	2,771,962	2,771,962
Investments	7	<u>389,154</u>	<u>360,008</u>
		3,161,116	3,131,970
Current assets			
Debtors	8	33,502	33,891
Cash at bank and in hand		<u>203,091</u>	<u>244,852</u>
		236,593	278,743
Creditors: Amounts falling due within one year			
	9	<u>7,228</u>	<u>11,043</u>
Net current assets		<u>229,364</u>	<u>267,700</u>
Net assets		<u>3,390,480</u>	<u>3,399,670</u>
Funds:			
Unrestricted Funds			
General funds at 1 January 2023		3,399,670	3,457,573
(Deficit)/Surplus for the year		<u>(9,190)</u>	<u>(57,903)</u>
General funds at 31 December 2023		<u>3,390,480</u>	<u>3,399,670</u>
Total funds		<u>3,390,480</u>	<u>3,399,670</u>

The financial statements on pages 1 to 12 were approved by the trustees on 23rd October 2024 and signed on their behalf by:



(Trustee)

WHITSTABLE NON-ECCLESIASTICAL CHARITIES
Notes forming part of the financial statements
for the year ended 31 December 2023

1 Accounting policies

(a) Basis of preparation

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets and in accordance with the Financial Reporting Standards for Smaller Entities (effective January 2007), the Charities Act 1993 and in accordance with the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" published in 2005 and applicable accounting standards.

(b) Fund accounting

General Funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

(c) Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

No amounts are included in the financial statements for services donated by volunteers.

(d) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources. Grants offered subject to conditions which have not been met at the year end are noted as a commitment but not accrued as expenditure.

WHITSTABLE NON-ECCLESIASTICAL CHARITIES
NOTES TO THE FINANCIAL STATEMENTS
Year ended 31 December 2023

	2023	2022
2 Investment income		
Bank Interest receivable	2,935	398
Rent received	151,241	153,616
Interest on rents and insurances paid late	-	-
Investment income	5,385	9,857
Other income	213	-
	<u>159,774</u>	<u>163,871</u>
3 Costs of maintaining investments		
Property management fees	9,422	9,216
Property repairs	5,354	-
Property insurance	19,225	16,475
Other property expenses	-	-
	<u>34,002</u>	<u>25,691</u>
4 Charitable activities		
First charges on income:		
(a) Parochial Church Cncl of Whitstable	500	500
(b) Whitstable Educational Foundation!	-	-
Endowed School	<u>3,150</u>	<u>3,150</u>
Regular grants	61,790	51,900
Additions to regular grants	-	-
Almshouse Charity of Wynn Ellis	-	-
Society of St Vincent de Paul	13,100	8,088
Whitstable 8 Seasalter Endowed Junior School	-	-
Special Grants	13,272	20,425
	<u>91,812</u>	<u>84,063</u>
5 Administrative expenses		
Furley Page professional fees (per Schedule)	76,888	80,615
Other professional fees	4,200	1,846
Independent examiners fees	1,020	660
Indemnity insurance	1,685	1,534
Sundry expenses	152	10
	<u>83,945</u>	<u>84,665</u>
6 Tangible assets		
Freehold property (As valued in March 2011)	2,600,000	2,600,000
Additions: Storage facilities and residential unit	166,283	166,283
(Wedgewood Homes)	-	-
Release of retention	5,679	5,679
	<u>2,771,962</u>	<u>2,771,962</u>
7 Investments		
BLK Charities UK Equity Fund A Inc	143,910	136,393
BLK Charities UK Bond Fund A Inc	9,493	9,339
Charishare Common investment Fund Shares	-	-
Charinco Common investment Fund Shares	-	-
COIF Charity Income Shares	172,677	158,145
COIF Charity Accumulation Shares	63,074	56,131
	<u>389,154</u>	<u>360,008</u>

WHITSTABLE NON-ECCLESIASTICAL CHARITIES
NOTES TO THE FINANCIAL STATEMENTS
Year ended 31 December 2023

	2023	2022
		£
8 Debtors		
Outstanding rents paid after accounting date	33,472	33,861
Insurance recoverable after accounting date	-	-
Wayleave paid after accounting date	-	-
January cash grants prepaid	-	-
Refund due on Furley Page cheque	30	30
	33,502	33,891
 9 Creditors: amounts falling due within one year		
Sundry creditors - Property Management	2,008	2,103
Accruals	5,220	8,940
	7,228	11,043
 10 Unrestricted funds		
The General Reserve represents the free funds of the charity which are not designated for particular purposes.		

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

England & Wales - Charity number 248134

Accounts

Whitstable Non-Ecclesiastical Charities

Report and Financial Statements

Year ended: 31 December 2022

Charity no: 248134

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

Contents	Page
Legal and administrative information	1
Report of the trustees	2
Independent examiners' report	3
Statement of financial activities	4
Balance sheet	5
Notes forming part of the financial statements	6-8

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

Legal and administrative information

Trustees:

Mrs S Sonnex
Mr R Sonnex
Mrs J Henley.
Reverend P Stubbings
Ms J Thompson
Mrs. J. Waller
Mrs J Newcombe
Mr M J White

Clerk to the Trustees:

G. S. Wootton Esq.,
52-54 High Street
Whitstable
Kent
CT5 1BG

Registered Office:

52-54 High Street
Whitstable
Kent
CT5 1BG

Solicitors:

Furley Page LLP
52-54 High Street
Whitstable
Kent
CT5 1BG

Independent Examiners:

The Bubb Sherwin Partnership Limited
Chartered Certified Accountants
100 High Street
Whitstable
Kent
CT5 1AT

Registered Charity Number:

248134

Bankers:

Lloyds TSB Bank plc
High Street
Whitstable
Kent

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

Report of the trustees for the year ended 31 December 2022

The Trustees present their report along with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in 2005.

Objects of the Trust:

The objects of the Trust are the management of the property and investments of the Whitstable Non-Ecclesiastical Charity, the Charity of Clara Elizabeth Ridout and the Charity of Ellen Sarah Hext. The income produced from the management of the charity's property and investments is applied after making two regular donations as laid down by the Scheme of 6th February 1999 amended by the Scheme dated 15th October 2004 for the relief from hardship or distress of persons resident in Whitstable.

Review of Activities and Future Developments:

The charity is financed from rents collected from properties owned in Whitstable and the surrounding area and from interest on invested funds and this will continue in future.

Structure, governance and management:

Governing Document:

The Trust is governed by a scheme made on 25th August 1978 amended on 6th February 1999 and 15th October 2004, and is registered with the Charity Commissioners as Charity Number 248134.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Trustees' responsibilities in relation to the financial statements

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the trustees have:

- selected suitable accounting policies and then applied them consistently;
- made judgments and estimates that are reasonable and prudent;
- stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepared the financial statements on the going concern basis.

The trustees have overall responsibility for ensuring that the charity has appropriate systems of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on ^{20th} ~~20th~~ OCTOBER 2023.


..... (Chairman)

WHITSTABLE NON-ECCLESIASTICAL CHARITIES
DRAFT STATEMENT OF FINANCIAL ACTIVITIES
Year ended 31 December 2022

	Note	Unrestricted Funds £	Restricted Funds £	2022 Total £	2021 Total £
Incoming resources					
Incoming resources from generated funds:					
Voluntary income					
Donations and gifts		-	-	-	25
Activities for generating funds:					
Investment income	2	163,871	-	163,871	156,507
Incoming resources from charitable activities:					
Insurances recoverable		6,010	-	6,010	9,370
Total Incoming Resources		169,881	-	169,881	165,902
Resources expended					
Cost of generating funds					
Cost of maintaining investments	3	25,691	-	25,691	25,162
Charitable activities	4	84,063	-	84,063	78,126
Governance costs					
Administration expenses	5	84,665	-	84,665	89,982
Total resources expended		194,419	-	194,419	193,270
Net (resources expended)/ incoming resources		(24,538)	-	(24,538)	(27,369)
Realised gain on sale of freehold land (net sale proceeds)		-	-	-	-
Unrealised (losses)/gains on investments	6 & 7	(33,365)	-	(33,365)	43,979
Net movement in funds		(57,903)	-	(57,903)	16,610
Fund balances brought forward at 1 January 2022		3,457,573	-	3,457,573	3,440,963
Fund balances carried forward at 31 December 2022		3,399,670	-	3,399,670	3,457,573

All of the above results are derived from continuing activities. All gains and losses recognised in the year are included above.

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

**DRAFT BALANCE SHEET
31 December 2022**

	Notes	2022 £	2021 £
Fixed assets			
Tangible assets	6	2,771,962	2,771,962
Investments	7	<u>360,008</u>	<u>393,373</u>
		3,131,970	3,165,335
Current assets			
Debtors	8	33,891	33,988
Cash at bank and in hand		<u>244,852</u>	<u>268,568</u>
		278,743	302,556
Creditors: Amounts falling due within one year	9	<u>11,043</u>	<u>10,318</u>
Net current assets		267,700	292,238
Net assets		<u>£ 3,399,670</u>	<u>£ 3,457,573</u>
Funds:			
Unrestricted Funds			
General funds at 1 January 2022		3,457,573	3,440,963
(Deficit)/Surplus for the year		<u>(57,903)</u>	<u>16,610</u>
General funds at 31 December 2022		3,399,670	3,457,573
Total funds		<u>£ 3,399,670</u>	<u>£ 3,457,573</u>

The financial statements on pages 1 to 8 were approved by the trustees on 20th.....2023 and signed on their behalf by: *OCTOBER*

Almora..... (Trustee)

WHITSTABLE NON-ECCLESIASTICAL CHARITIES
Notes forming part of the draft financial statements for the year ended 31 December 2022

1 Accounting policies

(a) Basis of preparation

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets and in accordance with the Financial Reporting Standards for Smaller Entities (effective January 2007), the Charities Act 1993 and in accordance with the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" published in 2005 and applicable accounting standards.

(b) Fund accounting

General Funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

(c) Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

No amounts are included in the financial statements for services donated by volunteers.

(d) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources. Grants offered subject to conditions which have not been met at the year end are noted as a commitment but not accrued as expenditure.

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

NOTES TO THE DRAFT FINANCIAL STATEMENTS

Year ended 31 December 2022

	2022	2021
	£	£
2 Investment income		
Bank Interest receivable	398	42
Rent received	153,616	147,312
Interest on rents and insurances paid late	-	-
Investment income	9,857	9,059
Wayleave	-	93
	<u>163,871</u>	<u>156,506</u>
3 Costs of maintaining investments		
Property management fees	9,216	9,076
Property repairs	-	1,866
Property insurance	16,475	12,951
Other property expenses	-	1,269
	<u>25,691</u>	<u>25,162</u>
4 Charitable activities		
First charges on income:		
(a) Parochial Church Cncil of Whitstable	500	1,000
(b) Whitstable Educational Foundation/ Endowed School	<u>3,150</u>	<u>3,150</u>
Regular grants	51,900	52,950
Additions to regular grants	-	-
Almshouse Charity of Wynn Ellis	-	-
Society of St Vincent de Paul	8,088	4,000
Whitstable & Seasalter Endowed Junior School	-	-
Special Grants	20,425	17,026
	<u>84,063</u>	<u>78,126</u>
5 Administrative expenses		
Furley Page professional fees (per Schedule)	80,615	77,208
Other professional fees	1,846	10,537
Independent examiners fees	660	660
Indemnity insurance	1,534	1,577
Sundry expenses	10	-
	<u>84,665</u>	<u>89,982</u>
6 Tangible assets		
Freehold property (As valued in March 2011)	2,600,000	2,600,000
Additions: Storage facilities and residential unit (Wedgewood Homes)	166,283	166,283
Release of retention	5,679	5,679
	<u>2,771,962</u>	<u>2,771,962</u>
7 Investments		
BLK Charities UK Equity Fund A Inc	136,393	141,328
BLK Charities UK Bond Fund A Inc	9,339	11,756
Charishare Common Investment Fund Shares	-	-
Charinco Common Investment Fund Shares	-	-
COIF Charity Income Shares	158,145	178,697
COIF Charity Accumulation Shares	56,131	61,592
	<u>360,008</u>	<u>393,373</u>

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

NOTES TO THE DRAFT FINANCIAL STATEMENTS
Year ended 31 December 2022

	2022	2021
	£	£
8 Debtors		
Outstanding rents paid after accounting date	33,861	33,958
Insurance recoverable after accounting date	-	-
Wayleave paid after accounting date	-	-
January cash grants prepaid	-	-
Refund due on Furley Page cheque	30	30
	<hr/>	<hr/>
	33,891	33,988
	<hr/>	<hr/>
9 Creditors: amounts falling due within one year		
Sundry creditors - Property Management	2,103	2,038
Accruals	8,940	8,280
	<hr/>	<hr/>
	11,043	10,318
	<hr/>	<hr/>
10 Unrestricted funds		

The General Reserve represents the free funds of the charity which are not designated for particular purposes.

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

England & Wales - Charity number 248134

Accounts

Whitstable Non-Ecclesiastical Charities

Report and Financial Statements

Year ended: 31 December 2021

Charity no: 248134

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

Contents	Page
Legal and administrative information	1
Report of the trustees	2
Independent examiners' report	3
Statement of financial activities	4
Balance sheet	5
Notes forming part of the financial statements	6-8

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

Legal and administrative information

Trustees:

Mrs S Sonnex
Mr R Sonnex
Mrs J Henley.
Reverend P Stubbings (appointed 13/12/2021)
Ms J Thompson (appointed 20/09/2021)
Mrs. J. Waller
Mrs J Newcombe
Mr M J White

Clerk to the Trustees:

G. S. Wootton Esq.,
52-54 High Street
Whitstable
Kent
CT5 1BG

Registered Office:

52-54 High Street
Whitstable
Kent
CT5 1BG

Solicitors:

Furley Page LLP
52-54 High Street
Whitstable
Kent
CT5 1BG

Independent Examiners:

The Bubb Sherwin Partnership Limited
Chartered Certified Accountants
100 High Street
Whitstable
Kent
CT5 1AT

Registered Charity Number:

248134

Bankers:

Lloyds TSB Bank plc
High Street
Whitstable
Kent

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

Report of the trustees for the year ended 31 December 2021

The Trustees present their report along with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in 2005.

Objects of the Trust:

The objects of the Trust are the management of the property and investments of the Whitstable Non-Ecclesiastical Charity, the Charity of Clara Elizabeth Ridout and the Charity of Ellen Sarah Hext. The income produced from the management of the charity's property and investments is applied after making two regular donations as laid down by the Scheme of 6th February 1999 amended by the Scheme dated 15th October 2004 for the relief from hardship or distress of persons resident in Whitstable.

Review of Activities and Future Developments:

The charity is financed from rents collected from properties owned in Whitstable and the surrounding area and from interest on invested funds and this will continue in future.

Structure, governance and management:

Governing Document:

The Trust is governed by a scheme made on 25th August 1978 amended on 6th February 1999 and 15th October 2004, and is registered with the Charity Commissioners as Charity Number 248134.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.


Trustees' responsibilities in relation to the financial statements

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the trustees have:

- selected suitable accounting policies and then applied them consistently;
- made judgments and estimates that are reasonable and prudent;
- stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepared the financial statements on the going concern basis.

The trustees have overall responsibility for ensuring that the charity has appropriate systems of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on 31/10 2022.

 (Chairman)

INDEPENDENT EXAMINER'S REPORT

WHITSTABLE NON-ECCLESIASTICAL CHARITIES
STATEMENT OF FINANCIAL ACTIVITIES
Year ended 31 December 2021

	Note	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
Incoming resources					
Incoming resources from generated funds:					
Voluntary income					
Donations and gifts		25	-	25	115
Activities for generating funds:					
Investment income	2	156,507	-	156,507	112,285
Incoming resources from charitable activities:					
Insurances recoverable		9,370	-	9,370	-
Total Incoming Resources		165,902	-	165,902	112,400
Resources expended					
Cost of generating funds					
Cost of maintaining investments	3	25,162	-	25,162	14,300
Charitable activities	4	78,126	-	78,126	113,469
Governance costs					
Administration expenses	5	89,982	-	89,982	67,758
Total resources expended		193,271	-	193,271	195,527
Net (resources expended)/ incoming resources		(27,369)	-	(27,369)	(83,127)
Realised gain on sale of freehold land (net sale proceeds)		-	-	-	-
Unrealised gains/(losses) on investments	6 & 7	43,979	-	43,979	5,368
Net movement in funds		16,609	-	16,609	(77,759.)
Fund balances brought forward at 1 January 2020		3,440,966	-	3,440,966	3,518,725
Fund balances carried forward at 31 December 2020		3,457,574	-	3,457,574	3,440,966

All of the above results are derived from continuing activities. All gains and losses recognised in the year are included above.

WHITSTABLE NON-ECCLESIASTICAL CHARITIES
Notes forming part of the financial statements for the year ended 31 December 2021

1 Accounting policies

(a) Basis of preparation

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets and in accordance with the Financial Reporting Standards for Smaller Entities (effective January 2007), the Charities Act 1993 and in accordance with the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" published in 2005 and applicable accounting standards.

(b) Fund accounting

General Funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

(c) Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

No amounts are included in the financial statements for services donated by volunteers.

(d) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources. Grants offered subject to conditions which have not been met at the year end are noted as a commitment but not accrued as expenditure.

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 December 2021

		2021		2020
		£		£
2	Investment income			
	Bank Interest receivable	42		54
	Rent received	147,312		104,460
	Interest on rents and insurances paid late	-		-
	Investment income	9,059		7,771
	Wayleave	93		-
		<u>156,507</u>		<u>112,285</u>
3	Costs of maintaining investments			
	Property management fees	9,076		5,925
	Property repairs	1,866		-
	Property insurance	12,951		8,375
	Other property expenses	1,269		-
		<u>25,162</u>		<u>14,300</u>
4	Charitable activities			
	First charges on income:			
	(a) Parochial Church Cncl of Whitstable	1,000	-	
	(b) Whitstable Educational Foundation/ Endowed School	<u>3,150</u>	<u>3,150</u>	3,150
	Regular grants	52,950		61,260
	Additions to regular grants	-		-
	Almshouse Charity of Wynn Ellis	-		-
	Society of St Vincent de Paul	4,000		10,702
	Whitstable & Seasalter Endowed Junior School	-		-
	Special Grants	17,026		38,357
		<u>78,126</u>		<u>113,469</u>
5	Administrative expenses			
	Furley Page professional fees (per Schedule)	77,208		62,503
	Other professional fees	10,537		2,230
	Independent examiners fees	660		660
	Indemnity insurance	1,577		2,333
	Sundry expenses	-		32
		<u>89,982</u>		<u>67,758</u>
6	Tangible assets			
	Freehold property (As valued in March 2011)	2,600,000		2,600,000
	Additions: Storage facilities and residential unit (Wedgewood Homes)	166,283		166,283
	Release of retention	5,679		5,679
		<u>2,771,962</u>		<u>2,771,962</u>
7	Investments			
	BLK Charities UK Equity Fund A Inc	141,328		127,519
	BLK Charities UK Bond Fund A Inc	11,756		12,607
	Charishare Common Investment Fund Shares	-		-
	Charinco Common Investment Fund Shares	-		-
	COIF Charity Income Shares	178,697		156,723
	COIF Charity Accumulation Shares	61,592		52,545
		<u>393,373</u>		<u>349,394</u>

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

NOTES TO THE FINANCIAL STATEMENTS Year ended 31 December 2021

	2021	2020
	£	£
8 Debtors		
Outstanding rents paid after accounting date	33,958	25,272
Insurance recoverable after accounting date	-	-
Wayleave paid after accounting date	-	-
January cash grants prepaid	-	-
Refund due on Furley Page cheque	30	30
	<hr/>	<hr/>
	33,988	25,302
	<hr/>	<hr/>
9 Creditors: amounts falling due within one year		
Sundry creditors - Property Management	2,038	2,230
Accruals	8,280	7,620
	<hr/>	<hr/>
	10,318	9,850
	<hr/>	<hr/>
10 Unrestricted funds		

The General Reserve represents the free funds of the charity which are not designated for particular purposes.

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

England & Wales - Charity number 248134

Accounts

Whitstable Non-Ecclesiastical Charities

Draft Report and Financial Statements

Year ended: 31 December 2020

Charity no: 248134

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

Contents	Page
Legal and administrative information	1
Report of the trustees	2
Independent examiners' report	3
Statement of financial activities	4
Balance sheet	5
Notes forming part of the financial statements	6-8

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

Legal and administrative information

Trustees:

Cllr J. I. Thomas.(Deceased June 2020),
Mrs S Sonnex
Mr R Sonnex
Mrs J Henley.
J Wratten (Resigned January 2020)
N. Rowe (Resigned March 2020)
Mrs. J. Waller
Mrs J Newcombe
Mr M J White

Clerk to the Trustees:

G. S. Wootton Esq.,
52-54 High Street
Whitstable
Kent
CT5 1BG

Registered Office:

52-54 High Street
Whitstable
Kent
CT5 1BG

Solicitors:

Furley Page LLP
52-54 High Street
Whitstable
Kent
CT5 1BG

Independent Examiners:

The Bubb Sherwin Partnership Limited
Chartered Certified Accountants
100 High Street
Whitstable
Kent
CT5 1AT

Registered Charity Number:

248134

Bankers:

Lloyds TSB Bank plc
High Street
Whitstable
Kent

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

Draft Report of the trustees for the year ended 31 December 2020

The Trustees present their report along with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in 2005.

Objects of the Trust:

The objects of the Trust are the management of the property and investments of the Whitstable Non-Ecclesiastical Charity, the Charity of Clara Elizabeth Ridout and the Charity of Ellen Sarah Hext. The income produced from the management of the charity's property and investments is applied after making two regular donations as laid down by the Scheme of 6th February 1999 amended by the Scheme dated 15th October 2004 for the relief from hardship or distress of persons resident in Whitstable.

Review of Activities and Future Developments:

The charity is financed from rents collected from properties owned in Whitstable and the surrounding area and from interest on invested funds and this will continue in future.

Structure, governance and management:

Governing Document:

The Trust is governed by a scheme made on 25th August 1978 amended on 6th February 1999 and 15th October 2004, and is registered with the Charity Commissioners as Charity Number 248134.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Trustees' responsibilities in relation to the financial statements

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the trustees have:

- selected suitable accounting policies and then applied them consistently;
- made judgments and estimates that are reasonable and prudent;
- stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepared the financial statements on the going concern basis.

The trustees have overall responsibility for ensuring that the charity has appropriate systems of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on 7/3/2022.


..... (Chairman)

INDEPENDENT EXAMINER'S REPORT

WHITSTABLE NON-ECCLESIASTICAL CHARITIES
DRAFT STATEMENT OF FINANCIAL ACTIVITIES
Year ended 31 December 2020

	Note	Unrestricted Funds £	Restricted Funds £	2020 Total £	2019 Total £
Incoming resources					
Incoming resources from generated funds:					
Voluntary income					
Donations and gifts		115	-	115	667
Activities for generating funds:					
Investment income	2	112,285	-	112,285	164,357
Incoming resources from charitable activities:					
Insurances recoverable		-	-	-	8,750
Total Incoming Resources		112,400	-	112,400	173,774
Resources expended					
Cost of generating funds					
Cost of maintaining investments	3	14,300	-	14,300	18,655
Charitable activities	4	113,469	-	113,469	83,412
Governance costs					
Administration expenses	5	67,758	-	67,758	49,564
Total resources expended		195,527	-	195,527	151,631
Net (resources expended)/ incoming resources		(83,127)	-	(83,127)	22,143
Realised gain on sale of freehold land (net sale proceeds)		-	-	-	-
Unrealised gains/(losses) on investments	6 & 7	5,368	-	5,368	54,306
Net movement in funds		(77,759)	-	(77,759)	76,449
Fund balances brought forward at 1 January 2020		3,518,725	-	3,518,725	3,442,276
Fund balances carried forward at 31 December 2020		3,440,965	-	3,440,965	3,518,725

All of the above results are derived from continuing activities. All gains and losses recognised in the year are included above.

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

**DRAFT BALANCE SHEET
31 December 2020**

	Notes	2020 £	2019 £
Fixed assets			
Tangible assets	6	2,771,962	2,771,962
Investments	7	<u>349,394</u>	<u>344,026</u>
		3,121,355	3,115,988
Current assets			
Debtors	8	25,302	36,059
Cash at bank and in hand		<u>305,746</u>	<u>375,846</u>
		331,047	411,905
Creditors: Amounts falling due within one year	9	<u>11,438</u>	<u>9,168</u>
Net current assets		319,609	402,737
Net assets		<u>£ 3,440,965</u>	<u>£ 3,518,725</u>
Funds:			
Unrestricted Funds			
General funds at 1 January 2020		3,518,725	3,442,276
Surplus for the year		<u>- 77,759</u>	<u>76,449</u>
General funds at 31 December 2020		3,440,965	3,518,725
Total funds		<u>£ 3,440,965</u>	<u>£ 3,518,725</u>

The financial statements on pages 1 to 8 were approved by the trustees on 7/3/2022 and signed on their behalf by:

 (Trustee)

WHITSTABLE NON-ECCLESIASTICAL CHARITIES
Notes forming part of the draft financial statements for the year ended 31 December 2020

1 Accounting policies

(a) Basis of preparation

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets and in accordance with the Financial Reporting Standards for Smaller Entities (effective January 2007), the Charities Act 1993 and in accordance with the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" published in 2005 and applicable accounting standards.

(b) Fund accounting

General Funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

(c) Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

No amounts are included in the financial statements for services donated by volunteers.

(d) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources. Grants offered subject to conditions which have not been met at the year end are noted as a commitment but not accrued as expenditure.

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

NOTES TO THE DRAFT FINANCIAL STATEMENTS

Year ended 31 December 2020

	2020	2019
	£	£
2 Investment income		
Bank Interest receivable	54	41
Rent received	104,460	155,530
Interest on rents and insurances paid late	-	-
Investment income	7,771	8,773
Wayleave	-	13
	<u>112,285</u>	<u>164,357</u>
3 Costs of maintaining investments		
Property management fees	5,925	9,586
Property repairs	-	642
Property insurance	8,375	8,055
Other property expenses	-	372
	<u>14,300</u>	<u>18,655</u>
4 Charitable activities		
First charges on income:		
(a) Parochial Church Cncil of Whitstable	-	500
(b) Whitstable Educational Foundation/ Endowed School	<u>3,150</u>	<u>3,150</u>
Regular grants	61,260	40,300
Additions to regular grants	-	-
Almshouse Charity of Wyrn Ellis	-	-
Society of St Vincent de Paul	10,702	7,002
Whitstable & Seasalter Endowed Junior School	-	365
Special Grants	38,357	32,095
	<u>113,469</u>	<u>83,412</u>
5 Administrative expenses		
Furley Page professional fees (per Schedule)	62,503	47,704
Other professional fees	2,230	1,200
Independent examiners fees	660	660
Indemnity insurance	2,333	-
Sundry expenses	32	-
	<u>67,758</u>	<u>49,564</u>
6 Tangible assets		
Freehold property (As valued in March 2011)	2,600,000	2,600,000
Additions: Storage facilities and residential unit (Wedgewood Homes)	166,283	166,283
Release of retention	5,679	5,679
	<u>2,771,962</u>	<u>2,771,962</u>
7 Investments		
BLK Charities UK Equity Fund A Inc	127,519	136,666
BLK Charities UK Bond Fund A Inc	12,607	12,197
Charishare Common Investment Fund Shares	-	-
Charinco Common Investment Fund Shares	-	-
COIF Charity Income Shares	156,723	147,302
COIF Charity Accumulation Shares	52,545	47,861
	<u>349,394</u>	<u>344,026</u>

WHITSTABLE NON-ECCLESIASTICAL CHARITIES

NOTES TO THE DRAFT FINANCIAL STATEMENTS

Year ended 31 December 2020

	2020	2019
	£	£
8 Debtors		
Outstanding rents paid after accounting date	25,272	36,029
Insurance recoverable after accounting date	-	-
Wayleave paid after accounting date	-	-
January cash grants prepaid	-	-
Refund due on Furley Page cheque	30	30
	<hr/>	<hr/>
	25,302	36,059
	<hr/>	<hr/>
9 Creditors: amounts falling due within one year		
Sundry creditors - Property Management	3,818	2,208
Accruals	7,620	6,960
	<hr/>	<hr/>
	11,438	9,168
	<hr/>	<hr/>
10 Unrestricted funds		

The General Reserve represents the free funds of the charity which are not designated for particular purposes.