CHARITY REGISTRATION NUMBER: 253170

St Stephen's Community Association

Unaudited Financial Statements

28 February 2026

BURGESS HODGSON LIMITED

Camburgh House
27 New Dover Road
Canterbury
Kent
CT1 3DN

St Stephen's Community Association

Financial Statements

Year ended 28 February 2026

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St Stephen's Community Association

Trustees' Annual Report

Year ended 28 February 2026

The trustees present their report and the unaudited financial statements of the charity for the year ended 28 February 2026.

Reference and administrative details

Registered charity name	St Stephen's Community Association
Charity registration number	253170
Principal office	Tenterden Drive Canterbury Kent CT2 7BN

The trustees

S Shipton	(Resigned 24 March 2025)
A Gough	
M Heath	
L Zinzan	
A Zinzan	

Independent examiner	BURGESS HODGSON LIMITED Camburgh House 27 New Dover Road Canterbury Kent CT1 3DN

Structure, governance and management

The governing document is the charity's constitution which was originally agreed on 6th July 1981, and was amended on 26th April 2013.

The Management Committee consists of at least six members who are elected at the Annual General Meeting. They have the power to appoint a Chairman, Secretary, Treasurer and other officers as they deem necessary. Trustees are appointed by the Executive Committee, and the number of trustees shall not be less than 2 or more than 5.

The major risks to which the charity is exposed have been reviewed, and systems have been put in place to mitigate this risk.

Public Benefit
In setting the activities and purposes of the Association the Trustees have taken regard to the Charity Commission's guidance on Public Benefit.

St Stephen's Community Association

Trustees' Annual Report *(continued)*

Year ended 28 February 2026

Objectives and activities

St Stephen's Community Association is a charity to promote the benefit of the inhabitants of St Stephens and the neighbourhood by associating with the local authorities, voluntary organisations and inhabitants in a common effort to advance education and to provide facilities in the interest of social welfare for recreation and leisure time occupation to improve the condition of life for the said inhabitants.

The charity's aims are also to improve the quality of life for the residents of St Stephen's ward in Canterbury and to provide a local community building that can act as a focus for developing services and activities for local residents.

To help meet this aim, the charity has established a Community Centre for activities in furtherance to those outlined above.

St Stephen's Community Association is a non-political, non-religious, unincorporated association.

Achievements and performance

The Association has had a productive year, recovering well following the financial challenges experienced in the previous year, which had a significant impact on income. Regular bookings have continued throughout the year, supplemented by a number of ad hoc hires, resulting in a much healthier financial position.

We have continued to promote the Hall and the activities held within the Centre to increase bookings, encourage greater community participation, and support the ongoing sustainability of the Community Centre. This has shown with word of mouth and recommendation bookings made.

A number of successful fundraising activities were held during the year, including regular quiz nights, which were well attended and generated valuable additional income for the Association. The annual Christmas Fair was again a success and made a positive contribution to fundraising along with also holding a Easter Raffle that was well received.

The Trustees also explored grant funding opportunities during the year. Although these were unsuccessful, further funding opportunities will be pursued and further grant applications will be made where appropriate.

The Trustees met regularly throughout the year to review the Centre's progress, monitor financial performance, and oversee income and expenditure. They continued to work closely with the Association and the Bar Club to maximise community use of the Centre and support the generation of additional income.

Financial review

A summary of the financial performance of the charity for the year ended 28th February 2026 is detailed below.

	2026	2025
	£	£
Income	**45,260**	34,133
Charitable Expenses	**37,702**	40,871
Administration Expenses	**2,160**	1,020
Surplus / Deficit for the year	**5,398**	(7,758)

Plans for future periods

The Trustees and Committee will continue to review bookings and monitor the Association's financial position on a regular basis to ensure the long-term sustainability and viability of the Community Centre.

Plans for the coming year include the purchase of new furniture and equipment for the Hall to ensure that users have access to suitable facilities during their hire.

The Trustees will continue to identify opportunities to reduce operating costs and manage expenditure where possible, particularly in response to increased utility and other running costs.

The Association will continue to promote the Community Centre and Bar Club, develop new fundraising initiatives, and build on the success of established events such as the quiz nights and annual Christmas Fair. Further grant funding opportunities will also be pursued once the final accounts are available, as these are required by many funding organisations.

The trustees' annual report was approved on 14/10/2026. and signed on behalf of the board of trustees by:

A Gough
Adrian gough (Oct 7, 2026 16:42:43 GMT+1)

A Gough
Trustee

Angela Zinzan
Angela Zinzan (Oct 14, 2026 15:43:03 GMT+1)

A Zinzan
Trustee

St Stephen's Community Association

Independent Examiner's Report to the Trustees of St Stephen's Community Association

Year ended 28 February 2026

I report to the trustees on my examination of the financial statements of St Stephen's Community Association ('the charity') for the year ended 28 February 2026.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do 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.

Burgess Hodgson Ltd.

BURGESS HODGSON LIMITED
Independent Examiner

Camburgh House
27 New Dover Road
Canterbury
Kent
CT1 3DN

15th October 2026.

St Stephen's Community Association

Statement of Financial Activities

Year ended 28 February 2026

	Note	2026 Unrestricted funds £	2026 Restricted funds £	2026 Total funds £	2025 Total funds £
Income and endowments					
Donations and legacies	**4**	12,000	–	**12,000**	12,500
Charitable activities	**5**	32,882	–	**32,882**	21,191
Investment income	**6**	258	–	**258**	322
Other income	**7**	120	–	**120**	120
Total income		45,260	–	**45,260**	34,133
Expenditure					
Expenditure on charitable activities	**8,9**	39,185	677	**39,862**	41,891
Total expenditure		39,185	677	**39,862**	41,891
Net income/(expenditure) and net movement in funds		6,075	(677)	**5,398**	(7,758)
Reconciliation of funds					
Total funds brought forward		40,096	2,902	**42,998**	50,756
Total funds carried forward		46,171	2,225	**48,396**	42,998

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

St Stephen's Community Association

Statement of Financial Position

28 February 2026

	Note	2026 £	£	2025 £
Fixed assets				
Tangible fixed assets	14		21,399	22,373
Current assets				
Debtors	15	3,216		5,505
Cash at bank and in hand		27,182		17,661
		30,398		23,166
Creditors: amounts falling due within one year	16	3,401		2,541
Net current assets			26,997	20,625
Total assets less current liabilities			48,396	42,998
Net assets			48,396	42,998
Funds of the charity				
Restricted funds			2,225	2,902
Unrestricted funds			46,171	40,096
Total charity funds	18		48,396	42,998

These financial statements were approved by the board of trustees and authorised for issue on ....., and are signed on behalf of the board by:

Adrian gough (Oct 7, 2026 16:42:43 GMT+1)

Angela Zinzan (Oct 14, 2026 15:43:03 GMT+1)

A Gough
Trustee

A Zinzan
Trustee

The notes on pages 7 to 13 form part of these financial statements.

St Stephen's Community Association

Notes to the Financial Statements

Year ended 28 February 2026

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is St Stephens Community Centre, Tenterden Drive, Hales Place, Canterbury, CT2 7BN.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The finanical statements have been prepared under the historical cost convention, and the requirements of, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities effective 1 January 2015).

Going concern

The accounts have been prepared on a going concern basis. The Trustees continue to monitor the charity's ability to continue as a going concern based on the bank balances held, and local authorities grant funding last year. The Trustees are satisfied that there are no material risks to the business and conclude the financial statements should continue to be prepared on a going concern basis.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold Property	-	Over the term of the lease.
Fixtures & Fittings	-	50% straight line
Equipment	-	15% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or paable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2026 £**
Grants			
CCC Grant	–	–	–
Other donations and legacies			
Contributions from Bar Club	12,000	–	**12,000**
	12,000	–	**12,000**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Grants			
CCC Grant	–	500	500
Other donations and legacies			
Contributions from Bar Club	12,000	–	12,000
	12,000	500	12,500

5. Charitable activities

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Letting receipts	32,882	**32,882**	21,191	21,191

6. Investment income

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Bank interest receivable	258	**258**	322	322

7. Other income

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Other income	120	**120**	120	120

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2026 £**
Charitable activities	37,025	677	**37,702**
Support costs	2,160	–	**2,160**
	39,185	677	**39,862**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Charitable activities	40,532	339	40,871
Support costs	1,020	–	1,020
	41,552	339	41,891

9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2026 £**	Total fund 2025 £
Charitable activities	37,702	–	**37,702**	40,871
Governance costs	–	2,160	**2,160**	1,020
	37,702	2,160	**39,862**	41,891

10. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2026	2025
	£	£
Depreciation of tangible fixed assets	974	1,167
Fees payable for the audit of the financial statements	1,080	1,020

11. Independent examination fees

	2026	2025
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	1,080	1,020

12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2026	2025
	£	£
Wages and salaries	11,452	14,313
Employer contributions to pension plans	21	–
	11,473	14,313

The average head count of employees during the year was 1 (2025: 2). The average number of full-time equivalent employees during the year is analysed as follows:

	2026	2025
	No.	No.
Number of administrative staff	1	2

No employee received employee benefits of more than £60,000 during the year (2025: Nil).

13. Trustee remuneration and expenses

During the current year, no remuneration or other benefits from employment were received by the trustees.

14. Tangible fixed assets

	Leasehold Property £	Fixtures and fittings £	Equipment £	**Total £**
Cost				
At 1 March 2025 and 28 February 2026	42,831	3,858	13,409	**60,098**
Depreciation				
At 1 March 2025	22,144	3,858	11,723	**37,725**
Charge for the year	410	–	564	**974**
At 28 February 2026	22,554	3,858	12,287	**38,699**
Carrying amount				
At 28 February 2026	20,277	–	1,122	**21,399**
At 28 February 2025	20,687	–	1,686	22,373

15. Debtors

	2026 £	2025 £
Trade debtors	**156**	1,945
Prepayments and accrued income	**3,060**	3,560
	3,216	5,505

16. Creditors: amounts falling due within one year

	2026 £	2025 £
Accruals and deferred income	**2,377**	1,297
St.Stephens Bar Club	**1,024**	971
Other creditors	**–**	273
	3,401	2,541

17. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £21 (2025: £Nil).

18. Analysis of charitable funds

The charity has received restricted grants from Canterbury City Council totalling £Nil (2025: £500).

19. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2026 £**
Tangible fixed assets	20,956	443	**21,399**
Current assets	30,398	–	**30,398**
Creditors less than 1 year	(3,401)	–	**(3,401)**
Net assets	47,953	443	**48,396**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Tangible fixed assets	21,753	620	22,373
Current assets	22,666	500	23,166
Creditors less than 1 year	(2,541)	–	(2,541)
Net assets	41,878	1,120	42,998

St Stephen's Community Association

Management Information

Year ended 28 February 2026

The following pages do not form part of the financial statements.

St Stephen's Community Association

Detailed Statement of Financial Activities

Year ended 28 February 2026

	2026 £	2025 £
Income and endowments		
Donations and legacies		
CCC Grant	–	500
Contributions from Bar Club	**12,000**	12,000
	12,000	12,500
Charitable activities		
Letting receipts	**32,882**	21,191
Investment income		
Bank interest receivable	**258**	322
Other income		
Other income	**120**	120
Total income	**45,260**	34,133
Expenditure		
Expenditure on charitable activities		
Wages and salaries	**11,452**	14,313
Pension costs	**21**	–
Rates and water	**1,402**	1,177
Light and heat	**11,199**	11,380
Repairs and maintenance	**7,170**	7,419
Insurance	**2,341**	2,012
Legal and professional fees	**2,160**	1,020
Telephone	**2,529**	2,274
Other office costs	**–**	216
Depreciation	**974**	1,167
Sundry expenses	**614**	913
	39,862	41,891
Total expenditure	**39,862**	41,891
Net income/(expenditure)	**5,398**	(7,758)

St Stephen's Community Association

Notes to the Detailed Statement of Financial Activities

Year ended 28 February 2026

	2026 £	2025 £
Expenditure on charitable activities		
Charitable activities		
Activities undertaken directly		
Wages/salaries	**11,452**	14,313
Pension Costs	**21**	–
Rates & water	**1,402**	1,177
Light & heat	**11,199**	11,380
Repairs & maintenance	**7,170**	7,419
Insurance	**2,341**	2,012
Telephone	**2,529**	2,274
Printing, postage, stationery	**–**	216
Depreciation	**974**	1,167
Sundry expenses	**614**	913
	37,702	40,871
Governance costs		
Independent examiners fees	**1,080**	1,020
Professional fees	**1,080**	–
	2,160	1,020
Expenditure on charitable activities	**39,862**	41,891