

KELVEDON COMMUNITY ASSOCIATION

Charity number 1079014

FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH SEPTEMBER 2025



KELVEDON COMMUNITY ASSOCIATION

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KELVEDON COMMUNITY ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 30 SEPTEMBER 2025

Trustees	Jeremy Doughton	Chair
	Joan Tremain	Treasurer
	Martin East	Trustee
	Keith Tremain	Trustee
	Alan Knibb	Trustee

Charity number 1079014

Registered office 29 Church Road
Kelvedon
Colchester
CO5 9JH

Independent examiner Community360
Winsley's House
High Street
Colchester
Essex
CO1 1UG

KELVEDON COMMUNITY ASSOCIATION

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2025

Objectives and Activities

Summary of the purposes of the charity as set out in its governing document	To promote the benefit of the inhabitants of Kelvedon, with the object of improving the conditions of life for the said inhabitants.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Fund raising for various activities and projects within Kelvedon.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit.	The Trustees always try to operate within the guidelines set by the Charities Commission for public benefit.

Additional Information

Policy on grant making	The Association gives small grants to local clubs and groups within the village who apply for a grant to help towards the cost of purchasing new equipment, repairs of their building etc.
Contribution made by volunteers	All the Trustees are volunteers on a non-payment basis.

Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	<p>Purchase of two bedroom property is still being rented to local residents at a reduced rent, for a maximum of 2 years per couple to enable them to save a deposit to purchase their own property. New tenants are now renting as from July 2024 for 2 years. Repairs this year were minimal.</p> <p>The Association still purchases and erects the Christmas lights in the village and will continue to do so. This has been a huge success and the Association has relied on the villagers help by supplying electricity from their own homes which is greatly appreciated. Many more houses on the High Street this year now light up their homes and windows brightening up the village for Christmas.</p>
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KELVEDON COMMUNITY ASSOCIATION

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2025

	<p>The local Co-op in Kelvedon donated £700.00 to the charity which was raised from collection buckets in store which has been put towards the purchase of more Christmas lights.</p> <p>The Association still continues to arrange a Father Christmas grotto in the local village hall and purchases gifts for up to 50 children within the village, from monies mainly raised from fund raising events and sometimes donations.</p> <p>The Association continues to support the local school and nursery wherever possible.</p>
	<p>Fund raising events held this year were: Glass Onion Band Christmas Market VE Day concert</p> <p>Once again the Association held a Summer Social in the Institute small hall to thank its members for their support, this is now an annual event.</p> <p>Donations were made to: Essex Air Ambulance NHS Trust charity Royal British Legion Cancer Research Kelvedon History Museum</p>

Financial Review

<p>Review of the charity's financial position at the end of the period.</p>	<p>The Association continues to show a very healthy bank balance at the end of this period. (See audited Accounts)</p>
<p>Statement explaining the policy for holding reserves stating why they are held.</p>	<p>Reserves are held mainly to contribute a significant sum towards the building of a new Community Centre in the village for the benefit of all.</p> <p>Sums of money are allocated for further purchase of Christmas lights/storage of the lights, including the purchase of Christmas trees.</p> <p>Monies have also been set aside this year for the upgrade of 'Pensioner's Piece', and a Christmas meal for the elderly.</p>
<p>Amount of reserves held.</p>	<p>Approximately £664,806.00.</p>

KELVEDON COMMUNITY ASSOCIATION

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2025

Finance

Total monies held in Bank Accounts as at 30 September 2025

Business Saver	£296,445.00
Business Premier Account	£343,449.54
Community Account (Ratcliff)	£4,042.86
Community Account	£523.93
Community Account	<u>£20,345.11</u>
	<u>£664,806.44</u>

Additional information

The charity's principal sources of funds (including any fundraising)	The Association's principal source of funds in the last year was from property rent, membership fees and fund raising.
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Structure, Governance and Management

Type of governing document	Community Association Constitution Document
How is the charity constituted?	Unincorporated
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Trustees are selected by members voting at the AGM each year

Reference and Administrative details

Charity name	Kelvedon Community Association
Other name the charity uses	N/A
Registered charity number	1079014
Charity's principal address	29 Church Road Kelvedon CO5 9JA

Trustee name	Office (if any)	Name of person (or body) entitled to appoint trustee (if any)
Jeremy William Doughton	Chairman	Vote by members
Keith Frederick Tremain	Secretary	Vote by Members
Joan Anne Tremain	Treasurer	Vote by Members
Alan Knibb	Vice Chairman	Vote by Members
Martin East	Trustee	Vote by Members

KELVEDON COMMUNITY ASSOCIATION

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2025

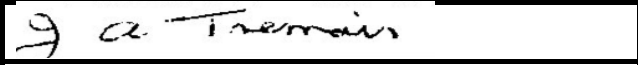
Name of trustees holding title to property belonging to the charity

Trustee name	Date Acted
Charity Commission	26-Nov-21

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	
Full name(s)	Joan Anne Tremain
Position (eg Secretary, Chair, etc)	Treasurer
Date	8th January 2026

KELVEDON COMMUNITY ASSOCIATION

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2025

I report on the accounts of Kelvedon Community Association for the year ended 30 September 2025 which are set out on pages 7 to 11.

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 144 (2) of the Charities Act 2011 (The Act) but that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

Basis of independent examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no material matters have come to my attention 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 the 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 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.

David Courtier FMAAT AATQB for and on behalf of:
Community360
Winsley's House, High Street, Colchester, Essex



Date 9th January 2026

KELVEDON COMMUNITY ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Note	Unrestricted Total £	2025 Total £	2024 Total £
<u>Incoming resources</u>				
Donations & legacies	2	750	750	9
Investment income	3	9,013	9,013	9,463
Charitable activities	4	11,569	11,569	10,212
Income from trading activities	5	3,770	3,770	3,198
Total incoming resources		25,102	25,102	22,882
<u>Resources expended</u>				
Charitable activities	6	5,909	5,909	30,275
Governance costs	6	220	220	220
Total charitable expenditure		6,129	6,129	30,495
Costs of raising funds		1,102	1,102	1,136
Total fundraising expenditure		1,102	1,102	1,136
Total resources expended		7,231	7,231	31,631
Net income for the year		17,871	17,871	(8,749)
Fund balances at 1 October 2024		923,959	923,959	932,708
Fund balances at 30 September 2025		941,830	941,830	923,959

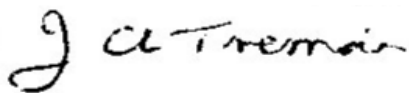
Notes to accounts on pages 9 to 11.

KELVEDON COMMUNITY ASSOCIATION

BALANCE SHEET AS AT 30 SEPTEMBER 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	7	276,587	276,587
Current assets			
Cash at bank and in hand		664,806	646,953
Debtors	8	657	639
		<u>665,463</u>	<u>647,593</u>
Current liabilities			
Creditors: amounts falling due within one year	9	220	220
Net current assets		<u>665,243</u>	<u>647,373</u>
Net Assets		<u>941,830</u>	<u>923,959</u>
Income funds			
Unrestricted funds		941,830	923,959
		<u>941,830</u>	<u>923,959</u>

The directors declare that they have approved the accounts above on:



Treasurer
Anne Tremain

Date 8th January 2026

KELVEDON COMMUNITY ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

1. Accounting Policies

Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on 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) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Cash Flow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 "Cash flow statements".

Incoming resources

Grants receivable are recognised in the accounts when conditions for their receipt are satisfied. Grants with conditions attached to their use are included in restricted funds.

Donations, legacies and other forms of voluntary income are recognised as incoming resources when receivable.

Resources expended

All expenditure is accounted for on an accruals basis and is recognised when there is a legal or constructive obligation to pay. Expenditure has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to a particular heading they have been allocated to activities on a basis consistent with the use of the resources.

Costs classified as governance relate to the general running of the charity and include the operations of the Board of Trustees and addressing constitutional audit and other statutory matters.

Resources expended include attributable VAT, which cannot be recovered.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each assets over its expected useful life as follows:

Fixtures, fittings and equipment: Straight line over four years

2. Donations

	Unrestricted £	2025 £	2024 £
Donations	750	750	9
	750	750	9

KELVEDON COMMUNITY ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

3. Investment income	Unrestricted	2025	2024
	£	£	£
Interest receivable	9,013	9,013	9,463
4. Charitable activities	Unrestricted	2025	2024
	£	£	£
Membership fees	169	169	179
Rental income	11,400	11,400	10,033
	11,569	11,569	10,212
5. Trading income	Unrestricted	2025	2024
	£	£	£
Income from raising funds	3,770	3,770	3,198
	3,770	3,770	3,198
6. Total resources expended	Unrestricted	2025	2024
	£	£	£
Charitable activities			
Donations	945	945	7,001
Insurance	675	675	801
Equipment	2,126	2,126	2,060
Repairs & maintenance	920	920	12,447
Events	1,021	1,021	7,365
Subscriptions	80	80	130
Sundry	142	142	470
	5,909	5,909	30,275
Governance costs	220	220	220
	6,129	6,129	30,495
7. Tangible fixed assets			Property & Land
Cost			£
As at 1 October 2024			276,587
Additions			-
As at 30 September 2025			276,587
Depreciation			
As at 1 October 2024			-
Charge for the year			-
As at 30 September 2025			-
Net Book Value			
As at 30 September 2025			276,587
As at 30 September 2024			276,587

KELVEDON COMMUNITY ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

8. Debtors	2025	2024
	£	£
Prepayments	657	639
	657	639
9. Creditors: amounts falling due within one year	2025	2024
	£	£
Accruals	220	220
	220	220

10. Governance costs

Governance costs includes payments to the independent examiner of £220 (2024: £220)

11. Trustees

None of the Trustees received any remuneration or expenses during the year.

12. Going concern

The accounts have been prepared on a going concern basis.

13. Related parties

There were no related parties during the year.