DEAL MARITIME AND LOCAL HISTORY MUSEUM

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

CHARITY NUMBER 1168344

Ian Redding (Treasurer)
Kathryn Reilly (Co-Chair)
Lisa Redding (Co-Chair)

DEAL MARITIME AND LOCAL HISTORY MUSEUM
(A CHARITABLE INCORPORATED ORGANISATION)
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

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DEAL MARITIME AND LOCAL HISTORY MUSEUM
(A CHARITABLE INCORPORATED ORGANISATION)
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

ADMINISTRATIVE / LEGAL INFORMATION

REGISTRATION DETAILS:	DEAL MARITIME AND LOCAL HISTORY MUSEUM is a registered Charitable Incorporated Organisation, Registered in England and Wales Charity Number: 1168344
GOVERNING DOCUMENT	DEAL MARITIME AND LOCAL HISTORY MUSEUM is a registered Charitable Incorporated Organisation, governed by the Charities Act 2011, Companies Act 2006 and its associated constitution.
COMMITTEE MEMBERS	**At 31 December 2025:** Lisa Redding ……. Co-Chair Kathryn Reilly …….. Co-Chair Ian Redding ..…….....Treasurer Fay Franklin ……Trustee Mark Kelly……Trustee Kathryn Penn-Simpkins …Trustee Ian Williams ……Trustee Helga Wood …….. Trustee **NB Lisa Redding was sole chair at the time these Financial Statements were signed in October 2026.**
REGISTERED OFFICE	DEAL MARITIME AND LOCAL HISTORY MUSEUM 22 St George's Road DEAL Kent CT14 6BA
BANKERS	Unity Trust Bank 4 Brindley Place Birmingham B1 2JB
INDEPENDENT EXAMINER	Bronwen Robson

DEAL MARITIME AND LOCAL HISTORY MUSEUM
(A CHARITABLE INCORPORATED ORGANISATION)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their report and financial statements for the period ended 31 December 2025.

PRINCIPAL ACTIVITIES

The objects of the DEAL MARITIME AND LOCAL HISTORY MUSEUM are specifically restricted to being for the public benefit, to establish and maintain a museum in Deal for the exhibition of artifacts and displays illustrating the history of Deal, Walmer, and district.

It delivers this through:

- The extension, enhancement, preservation, maintenance, and storage of the museum's collections.
- The fostering of an environment where visitors of all ages are enabled to explore, and be inspired by, the history of the local area.
- The provision of opportunities for research and learning relating to the museum's collections.
- The facilitation of the on-going recording of the history of Deal, Walmer, and surrounding villages.

ACHIEVEMENTS AND PERFORMANCE

Having secured Accredited Museum status in 2022, Trustees continue to take decisions to invest resources held and improve the Museum significantly to ensure it is fit for purpose today, into the future, and better addresses the needs of the local community and Museum visitors.
2025 has brought the following changes:

Buildings and maintenance

- Roof repairs have been carried out on the front and rear of the building. The front of the building, and woodwork on the stable block, have been painted.
- In November a fundraising initiative was launched to remove a series of dilapidated sheds in our courtyard and replace them with a new temporary building that would become a hub for the community to use throughout the year.

Re-organising of Museum and contents

- New displays for 2025 included
    - a dedicated children's area with interactive sections on smuggling, the Goodwin Sands, things found on the beach and the HMS Victory;
    - a collection of silverware from the Kingsdown Angling Club;
    - lifeboat boards celebrating Deal's three lifeboat stations;
    - a collection of paintings by local artist Peter Webb re-imagining the streets of Deal in Georgian times and
    - 8 panels celebrating Deal town's motto "Adjuvate Advenas", (which translates as 'Welcome the Stranger'), which depict the benefits waves of immigration have brought to Deal.
- Artefacts acquired throughout the year included
    - silverware from the Deal Unitarian Church,

- a sextant that had belonged to the captain of the QE2, including during its service during the Falklands War,
- a body of research into the boats from Deal that took part in the Dunkirk landings
- and souvenir Mauchline ware.

Events and Visits

- Throughout the year we
  - held stalls in Deal Market, in the Town Hall Undercroft, at the Braderie and took part in Christmas Markets, all selling the products of our expanded shop.
  - held our annual Evening of Poetry and Music, which was a great success, and
  - held a series of talks on the history of Deal.
- Additionally, our Patron, Admiral Sir George Zambellas, Lord Warden of the Cinque Ports, hosted a reception for our volunteers and members at the close of our season in October.

Effective governance of the Museum has continued throughout the year with Trustees meeting regularly, minutes recorded, and actions undertaken. The Trustee Board was strengthened by the addition of two Trustees.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees of the Charity are required to prepare financial statements for each financial year which give a true and fair view of the state of financial affairs of the Charity at the end of the year and of its financial activities during the year then ended. In preparing those financial statements, the Trustees are required to:

* select suitable accounting policies and apply them consistently,
* make judgements and estimates that are reasonable and prudent,
* state whether applicable standards and statement of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements, and
* prepare the financial statements on the going concern basis unless it is inappropriate to presume that the project will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose at any time the financial position of the Charity. 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.

Signed.....Treasurer
Ian Redding

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FINANCIAL REVIEW

The results of the year's operation are set out in the attached financial statements:

The net movement in funds for the year amounted to plus £5,155.

The retained reserves on 31 December 2025, amounted to £24,388 (including restricted and unrestricted funds, but excluding the value of the Museum Premises).

The Trustees are aware of the need to comply with good practice guidelines on free reserves and DEAL MARITIME AND LOCAL HISTORY MUSEUM policy is included in the notes to the accounts.

RISK MANAGEMENT

The Trustees have examined the major risks which DEAL MARITIME AND LOCAL HISTORY MUSEUM faces and believe that maintaining free reserves at a reasonable level, combined with an annual review of the controls over key financial systems will provide sufficient resources in the event of adverse conditions.

The Trustees have also examined other operational and business risks which the Charity faces and established systems to mitigate the significant risks.

RESERVES POLICY

The Museum's reserves policy has been drawn up in accordance with the Arts Council's Guidance of 2019 regarding reserves in Arts and Cultural Organisations.

The Museum benefits from being the freehold owner of its building, having been gifted it specifically for the purpose, hence its value is reflected in Restricted Funds. However, this, along with the fact that the Museum is run on a largely voluntary basis, means that annual overheads are relatively low, and fundraising is regularly undertaken for specific activities and projects, so these again are accounted for on a Restricted Funding basis.

In 2023, Trustees agreed that in consideration of the charity's role as Museum and taking account of potential risks to the charity and its activities, to continue to designate £20,000 of Unrestricted balances protect and develop the important collection for which they are responsible; comprising £10,000 each for upkeep and maintenance of building and displays, and for acquisition of artifacts of historical importance to enhance the collection. During 2024, £5,000 from the sum for maintenance of buildings and displays was utilised to finance improvements to the layout and displays of the Museum, including new safety flooring for the ground floor of the main building.

Consequently, 2025 started with a reduced figure of £15,000: there was no further drawing during the year.

The Trustee Board is required to ensure that, should the Museum have to close at some future date, it would likely take at least 12 to 18 months to dispose of the collection and the building in a manner to ensure it is done in accordance with requirements of the Museum's charitable status and purpose. At 2025 levels, 18 months on-going running costs amount to some £16,000.

Therefore, at the start of 2026, Trustees were continuing to undertake fund-raising activities to increase levels of unrestricted income to help build unrestricted reserves sufficient to ensure that figure could be met.

This Reserves Policy is kept under regular review to reflect changing activities of the Museum, it's outreach into the local communities and beyond, and the future ambitions of both the Trustees and the Museum's clients and visitors.

TANGIBLE FIXED ASSETS

The Charities fixed assets fall into three main categories as follows:

Museum Buildings - The Charity's primary asset is its building which was gifted by Miss Nora Oppitz specifically for the purpose. In 2021 Trustees recognised the importance of recording the value of the building within its annual accounts, to provide a clearer picture of the financial status of the organisation. Local estate agents Bright and Bright gave a valuation of £550,000 which is the figure reflected in the Balance Sheet. Since the valuation, local property values initially increased but then decreased a little; and have recently returned to similar levels as 2021.

Museum Fixtures and Fittings - The Charity has existed for 53 years and has inherited its fixtures, fittings, display cases, etc. from many local people and local businesses, all gifted. As there was no cost to the Charity of acquiring these items, they do not bear a value in the annual accounts; should specialist fittings need to be purchased with a longer-term value, these will be reflected in the accounts and depreciated in value over their useful life.

Museum Exhibits – The Charity is regularly gifted new exhibits by area residents, and local tradespeople, and it is an ongoing exercise to catalogue these to provide a transparent record of their heritage value. As there was no cost to the Charity of acquiring these items to date, they do not bear a value in the annual accounts. However, there is always the potential for important local artefacts being made available to the Museum which would greatly enhance the collection for the benefit to the heritage of the Town if purchased by Trustees. Should such purchases occur, they will be reflected in the accounts at cost.

FUNDS AVAILABLE

The present level of annual funding is adequate to support the continuation of the Charity operations for the short to medium term, and the Trustees consider the financial position of the Charity to be satisfactory.

However, ambitions to create a future facility within the Courtyard that could act as a Community Hub for both Museum and the local community to use, took the first steps towards becoming a reality late in 2025 through a fundraising campaign developed with Che Feenie, a museum volunteer but with a strong fundraising background. That process will continue into 2026 with the intention of installing a wooden temporary building during the latter part of the year, fitted out for those purposes. The initial funds attracted up to 31 December 2025 are shown in the accounts as a Restricted Fund.

VOLUNTEERS

DEAL MARITIME AND LOCAL HISTORY MUSEUM is a volunteer-managed and volunteer-run organisation that strives to achieve the highest levels of professionalism that might be expected of an accredited museum. As such it is all too aware of the importance of the vital roles played by its many volunteers and the skills, knowledge and expertise they bring; contributions that are ensuring the success of the Charity.

These collective efforts are also creating opportunities for the expansion of the Museum's work and its outreach, working with the other history/heritage organisations in the area, securing the development of collaborative activities and partnerships, along with a mix of other local voluntary agencies as well as with statutory bodies.

The Museum's volunteer workforce continues to grow along with the opportunities that it presents for people, and comprises 25 active volunteers who cover duties ranging from stewarding, research, and archiving, to staffing the market stalls held periodically.

DEAL MARITIME AND LOCAL HISTORY MUSEUM
(A Charitable Incorporated Organisation)
INDEPENDENT EXAMINATION OF ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Responsibilities and basis of report
The Trustees of the charity are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). Where required, it is the role of an Independent Examiner to undertake an examination of the Trust's accounts in accordance with section 145 of the 2011 Act, following applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

The Requirements for Independent Examination or Audit
All charities with an annual income above £25,000 are required to have either an independent examination of accounts or an audit. All charities with an annual income above £1m (or with an income over £250,000 and assets above £3.26m) are required to have an audit.

The scrutiny required can also depend on a charity's legal structure, level of income, and the wording in its constitution (for example, as unincorporated charities, Charitable Incorporated Organisations, or Charitable Companies). Charities with an income above £250,000 require a professionally qualified examiner or be a member of a body specified in the Charities Act 2006.

Further detailed explanations can be found at Charity reporting and accounts | Resource Centre , including requirements for Annual Reporting to the Charity Commission.

Though the charity only had income of £18,439 in 2025, Trustees continued to consider it appropriate to retain an Independent Examination, and so better demonstrate accountability and provide transparency to support its increasingly ambitious activities and prospective turnover.

.....**Lisa Redding (Co-Chair)** .....19/10/2026 **Date**

.....**Ian Redding (Treasurer)** .....17th October **Date** 2026

Independent Examiner's statement

The Independent Examiner's role is to ensure that no material matters have come to their attention in connection with the examination which gives them cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section130 of the 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 requirements that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

.....**Bronwen Robson** .....17/10/2026 **Date**

DEAL MARITIME AND LOCAL HISTORY MUSEUM
STATEMENT OF FINANCIAL ACTIVITIES
FOR YEAR ENDED 31ST DECEMBER 2026

	Notes	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	2025 TOTAL £	2024 TOTAL £
INCOMING RESOURCES					
Voluntary Income	**J and K**	12,898	5,541	18,439	16,390
Total Incoming Resources		12,898	5,541	18,439	16,390
RESOURCES EXPENDED					
Charitable Activities	**J and K**	11,087	2,197	13,284	29,345
Total Resources Expended		11,087	2,197	13,284	29,345
Net Outgoing Resources		**1,811**	**3,344**	**5,155**	**-12,955**
Fund Balance brought forward		21,145	1,109	22,254	35,148
Fund Balance Carried forward		**22,956**	**4,453**	**27,409**	**22,254**

DEAL MARITIME AND LOCAL HISTORY MUSEUM
BALANCE SHEET AT 31ST DECEMBER 2025

	Notes	£	2025 £	£	2024 £
Fixed Assets			550,000		550,000
Current Assets					
Stock	g		4,486	2,914	
Deposits and Cash			1,107	1,121	
Bank Account			23,254	18,219	
			28,841		22,254
Current Liabilities					
Creditors : Short Term	h		0	0	
					0
Net Current Assets/(Liabilities)			28,841		22,254
Total Assets less Total Liabilities:			578,841		572,254
Represented By:					
Restricted Funds	i		554,453		551,109
Unrestricted Funds:	i				
i/ Designated Fund for maintenance of Building/Displays		5,000.00		5,000.00	
ii/ Designated Fund for collection acquisitions		10,000.00		10,000.00	
Sub-Total			15,000		15,000
Unrestricted Reserves			9,388		6,145
			578,841		572,254

As at 31 December 2025

The trustees consider that for the period ended 31 December 2025; the charity was entitled to exemption from audit or Independent Examination under The Charities Act 2011 (Accounts and Audit) Order 2015, relating to smaller charities, given the level of annual turnover. However, they continued to consider it appropriate to retain an Independent Examination and better demonstrate accountability and provide transparency to support increasingly ambitious activities.

Trustees' responsibilities:

- The members have not required the company to obtain the audit of its accounts for the year in question in accordance with the legislation.
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
- These accounts have been prepared in accordance with the provisions applicable to Charities subject to small charities accounting regime.

The financial statements on pages 8 and 9 were approved by the board of trustees on 13/10/2026 and signed on its behalf by

..... **Lisa Redding (Co-Chair)**

..... **Ian Redding (Treasurer)**

DEAL MARITIME AND LOCAL HISTORY MUSEUM
(A Charitable Incorporated Organisation)
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1. Accounting policies

(a) Basis of preparation

(i) These accounts are the Accounts of DEAL MARITIME AND LOCAL HISTORY MUSEUM.

(ii) They have been prepared on an accruals basis and include income and expenditure as they are earned/incurred, rather than as cash received or paid.

(iii) The recommendations of the Statement of Recommended Practice have been followed in the preparation of these accounts.

(b) Fund Accounting

(i) The Charity's general fund consists of funds, which the Charity may use for its purposes at its discretion.

(ii) The Charity's restricted funds are those where the donor has specifically imposed restrictions on the use of the funds, or where fund-raising has been for a specified purpose, and which are legally binding.

(iii) At the end of 2025, Trustees reviewed the restricted fund balances, having recognised that many of them were for minor sums and had been held for 4, 5 or even 6 years: they had also noted that they had been incurring expenditure in-year for identical purposes and activities, but had met them from unrestricted funds, rather than the restricted fund balances that they exceeded. Consequently, they rationalised the position and reallocated the in-year expenditure to utilise those balances.

(c) Voluntary Income

(i) All voluntary income is included upon receipt.

(ii) Grants received are credited to income immediately.

(d) Investment Income

Credit is taken for interest when the interest falls due for payment.

(e) Administration Expenditure

Administration expenditure comprises costs incurred in running the Charity. Where applicable, some of these costs have been treated as direct charitable expenditure.

(f) Debtors

	2025	2024
	£	£
	0	0

(g) Stock

This reflects the value of stock held, at the value of their purchase/production price.

(h) Creditors

	2025	2024
	£	£
	0	0

(i) Cash Movement 2025

Fund	Balance B/F £	Income £	Sub-Total £	Expended £	Balance C/F £
RESTRICTED					
R1 Deal Town Council – Greening Grant	**109**	0	**109**	109	**0**
R2 Mr Pring - GIFT	**1,000**	511	**1,511**	1,511	**0**
R3 Community Hub	**0**	4,453	**4,453**	0	**4,453**
R4 Dover District Council	**0**	577	**577**	577	**0**
SUB-TOTAL	1,109	5,541	6,650	2,197	**4,453**
Museum Buildings Valuation	**550,000**	0	**550,000**	0	**550,000**
TOTAL RESTRICTED	**551,109**	**5,541**	**556,650**	**2,197**	**554,453**
UNRESTRICTED					
General Fund	**21,145**	12,898	**34,043**	11,087	**22,956**
TOTAL FUNDS	**572,254**	**18,439**	**590,116**	**13,284**	**577,409**

(J) Deal Maritime and Local History Museum
Detailed Income & Expenditure
For YEAR ENDED 31ST DECEMBER 2025

	UNRESTRICTED FUND	RESTRICT FUND 1 Deal Town Council Greening	RESTRICT FUND 2 Community Hub Fundraising	RESTRICT FUND 3 Dover District Council	RESTRICT FUND 4 Pring & DTC Children's Area		TOTAL
	£	£	£	£	£		£
Incoming Expenditure							
Deal Town Council	0				511		**511**
Dover District Council	0			577			**577**
Other Grants	0		500				**500**
Bank interest	359						**359**
Subscriptions	300						**300**
Event Revenue	1,034						**1,034**
Donations	1,872	0	3,953				**5,825**
Shop Sales	5,080						**5,080**
Entrance	4,253						**4,253**
	12,898	0	4,453	577	511		**18,439**
Outgoing Expenditure							
Advertising	128						**128**
Bank Charges	72						**72**
Cleaning	19						**19**
Collections Care	35						**35**
Computers & Software	600						**600**
Electric - EDF	750						**750**
External Membership	336						**336**
Fund Raising Expenses	321						**321**
Gardening	48	109					**157**
General Exhibition Costs	377			577	1,511		**2,465**
Insurance	1,546						**1,546**
Miscellaneous Purchases	239						**239**
Office Expenses	158						**158**
Premises Expenses	2,189						**2,189**
Professional Fees	27						**27**
Refreshments	406						**406**
Repairs & Renewals	845						**845**
Shop Purchases	2,149						**2,149**
Telephone - Vodafone	444						**444**
Water	219						**219**
Webhosting	120						**120**
Zettle, Stripe & Just Giving	137						**137**
TOTAL EXPENDITURE	**11,087**	**109**	**0**	**577**	**1,511**		**13,284**
Surplus/deficit	**1,811**	**-109**	**4,453**	**0**	**-1,000**		**5,155**

(k) Deal Maritime & Local History Museum
Summary Restricted v Unrestricted
Income & Expenditure y/e 31 Dec 2025

	UNRESTRICTED £	RESTRICTED £	2025 TOTAL £	2024 TOTAL £
Incoming Resources				
Deal Town Council	0	577	577	0
Dover District Council	0	511	511	0
Other Grants	0	500	500	0
Gifts	0	0	0	1,000
Bank Interest	359		359	744
Subscriptions	300		300	156
Donations - General	1,872	3,953	5,825	6,476
Donations – At Entrance	4,253		4,253	3,128
Shop Sales	5,080		5,080	3,947
Refreshments Sales/ Quiz Night/Events	1,034		1,034	929
TOTAL INCOME	**12,898**	**5,541**	**18,439**	**16,390**
Outgoing Expenditure				
Advertising	128		128	1,141
Bank Charges	72		72	90
Cleaning	19		19	9
Collections Care	35		35	22
Computer and Software	600		600	2,884
Electric - EDF	750		750	1,084
Exhibition Costs General	377	2,088	2,465	1,211
External Membership	336		336	346
Fundraising Expenses	321		321	321
Gardening	48	109	157	70
Insurance	1,546		1,546	1,282
Miscellaneous Purchases & Sundry Expenses	239		239	500
Office Expenses	158		158	41
Postage and Stamps	0		0	42
Premises Expenses	2,189		2,189	6,805
Professional Fees	27		27	3,557
Refreshments	406		406	497
Repairs & Renewals	845		845	4,825
Shop Purchases	2,149		2,149	3,544
Telephone - Vodafone	444		444	416
Training	0		0	79
Water	219		219	197
Webhosting	120		120	323
Zettle. Stripe, & PayPal Charges	137		137	63
TOTAL EXPENDITURE	**11,087**	**2,397**	**13,284**	**29,345**
Surplus/Deficit	**1,811**	**3,344**	**5,155**	**-12,955**