carm

supporting older people in rural areas

ANNUAL REPORT AND ACCOUNTS

2025-26



Caring Altogether on Romney Marsh (CARM)
Sunflower House
Rolfe Lane
New Romney
Kent
TN28 8JR

Telephone: 01233 758122

Charity Registered in England & Wales
Charity number 1184552



FOREWORD BY THE CHAIR



It is a privilege to introduce CARM's Annual Report for 2025-26.

As always, the annual report gives us an opportunity to reflect, and to recognise the difference that CARM makes to the lives of older people and their communities across Romney Marsh, Tenterden and rural Ashford. Social isolation can have a profound impact on wellbeing, confidence and independence. CARM's services provide something that is hugely important - regular human connection, friendship, and conversation. Perhaps even a reason to look forward to the week ahead.

Our Meeting Points bring people together in their local communities. Our Befriending service provides companionship; particularly important to those who may be unable to get out and about. And through Reminiscence, we use conversation and music to connect people with their memories. Alongside these established services, our newer activities are establishing themselves well and are creating different opportunities for people to connect, participate and feel part of their community.

You'll see some figures in the report that demonstrate the scale of that work. But figures don't fully convey the impact - a visit may be the highlight of someone's day. A Meeting Point can provide friendship, belonging and something to look forward to.

None of this would be possible without the commitment and dedication of our staff and volunteers. CARM achieves an extraordinary amount with a small staff team, working alongside a remarkable network of volunteers. During the year, our volunteers contributed around 6,000 hours of their time. That figure is hugely impressive. We couldn't deliver what we do without their dedication, their willingness to build relationships and to make lives better.

I would also like to recognise the CARM staff team. Their professionalism, care and commitment provide the foundations on which our volunteers and services depend. They coordinate activities and relationships, support our volunteers, respond to changing needs and ensure that the organisation continues to deliver high-quality services with compassion and dignity.

As a reminder: CARM receives no statutory funding and relies on the generosity of grant funders, businesses, and individuals to continue providing these essential services. I would like to thank every organisation and individual who has supported us during the year, in particular the National Lottery. But every contribution, large or small, helps us to reach more people and sustain the relationships that are at the heart of our work.

CARM has been part of the local community for many years, and I believe its role is as important today as it has ever been. As we look ahead, I'm happy to report that we have a clear focus, and we're in a strong position. We will continue to support people living in rural areas across southern Kent, who may otherwise be isolated. We shall continue to support their wellbeing and independence, creating opportunities for people to feel connected and valued.

Thank you to everyone who makes that possible.



Chair

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OBJECTS AND AIMS

CARM is a local charity aiming to reduce social isolation across Romney Marsh, Tenterden and rural Ashford.

We provide a range of services which enable older people the opportunity to meet and engage with others, either in their own homes or in community settings.

The charity's mission:
To support people living in rural areas across southern Kent who are socially isolated.

Through this support we aim to improve people's well-being, to help people remain independent for longer and to enhance the quality of life of the rural communities where we operate.

In pursuing this mission, we will treat people with dignity and respect.

- We treat everyone with compassion
- We recognise the importance of respect and treat people with dignity
- We are accessible and inclusive
- We deliver high quality services cost effectively

The charity's objects:
To relieve persons on Romney Marsh and the surrounding areas who are in need by reason of their age or disability, in particular, by providing a range of services and activities which promotes their social inclusion, good health, and wellbeing.

Public benefit statement
The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and planning future activities.

Our services are designed to relieve social isolation and promote wellbeing among older people and disabled adults in Romney Marsh and surrounding rural areas.

How the Charity is Constituted
Caring Altogether on Romney Marsh (CARM) is a Charitable Incorporated Organisation (CIO), registered with the Charity Commission in 2019 under charity number 1184552. Prior to this, CARM operated as an unincorporated charity (charity number 1067189) established in 1997.

Governance and Management
The charity is governed by the board of trustees, which is responsible for setting the strategic direction of the organisation and ensuring that it is well-managed and complies with its legal and regulatory obligations.

Trustees are recruited through local networks and community engagement, and are appointed by resolution of the board.

The trustees meet regularly throughout the year to review performance, monitor finances, and oversee risk. Sub-committees may be formed for specific areas of work, such as finance, fundraising or safeguarding.

Day-to-day management is delegated to the Executive Director, who is supported by a small staff team and a large network of committed volunteers. A Scheme of Delegation is in place to provide clarity about decision-making responsibilities and the respective authority of the Board, its committees and the Executive Director.



REFERENCE & ADMINISTRATIVE DETAILS

Executive Director:
Liz Thorne *(Appointed 15 April 2025)*

Trustees:
Peter Allen FCA *(Treasurer - appointed 23 July 2025)*
Shuna Body MBE
Wendy Body
Steve Croke *(Chair)*
Susan Graydon
Jean Jones *(Resigned 26 September 2025)*
Gill Singfield *(Appointed 3 April 2025)*
Ruth Smith *(Deceased 22 May 2025)*
Clare Young *(Appointed 29 April 2025, Resigned 24 October 2025)*

The charity is incorporated in England & Wales:
Charity Registration Number 1184582

Principal Office:
Sunflower House
Rolfe Lane
New Romney
Kent
TN28 8JR

Bankers:
Lloyds bank PLC
PO Box 1000
Chelmsford
BX1 1LT

Independent Examiner:
Sandra Wood-Brignall

Staff Team:
Caroline - *Lasting Friendships Coordinator*

Fiona - *Reminiscence Coordinator*

Katie - *Meeting Points Coordinator*

Kerry - Befriending Coordinator

Sarah - *Admin and Finance Officer*

Victoria - *Communications & Engagement Lead*

Zena - *Befriending Coordinator*

EXECUTIVE DIRECTOR'S REPORT



2025-26 has been my first full year leading CARM and has given me the opportunity to see at first hand both the considerable strengths of the organisation and the importance of the services we provide across rural southern Kent.

Our core services of Meeting Points, Befriending and Reminiscence have continued to support large numbers of people, particularly those who may otherwise experience social isolation. Alongside these established services, some of the newer activities introduced following our 2023 wellbeing research have continued to develop. These include Communi-Teas, Caring Hands, I'm Game and Social Drives.

One of CARM's particular strengths is our ability to provide support over the longer term. Our relationship with clients does not necessarily end when their circumstances change. For example, people who have previously attended a Meeting Point may later become less mobile or too frail to continue attending, but instead can receive support through our Befriending and Reminiscence services. This continuity is an important part of the way CARM works and enables us to respond as people's needs change.

We remain extremely grateful for the support of The National Lottery Community Fund and the other trusts, foundations, businesses and individuals who make our work possible. CARM receives no statutory funding, and securing sufficient income to maintain our services remains an ongoing challenge. During the year we have also continued to strengthen our systems, communications, and impact reporting, while beginning to look more closely at how we can broaden our income and build greater financial stability for the future.

What continues to impress me most is how much is achieved by a very small part-time staff team working alongside our volunteers. The figures elsewhere in this report demonstrate the scale of their contribution, but numbers alone cannot show the relationships that are built, the conversations that take place or the difference that regular contact can make to somebody who is isolated.

I would like to thank all our staff, volunteers and Trustees for their commitment during the year, together with everyone who has supported CARM financially, worked in partnership with us or helped us to reach the people who need our services. We enter the coming year with strong services, an experienced team and a clear understanding of the role CARM continues to play in our communities.

Liz Thorne

2025-26 IN NUMBERS

162
VOLUNTEER ROLES



407
Attendees at 162 talking reminiscence sessions

651
CLIENTS



59
School pupils taught reminiscence skills

OVER 6,000 VOLUNTEERING HOURS



21
Care settings collaborated with



624
Telephone befriending sessions



264
Meeting Points held across 10 locations



2,734
Face-to face befriending sessions

2025-26 IN NUMBERS



10

Board games sessions



15

People assisted to access community transport



118

Hand massages given to 90 clients



7

Communi-Teas parties with 17 guests



670

Attendees at 39 musical reminiscence sessions



Puzzle and quiz worksheets



407

Attendees at 162 talking reminiscence sessions



Chair-based exercise sheets



71

Bunches of flowers from our allotment delivered to local people

SERVICE REPORTS



meeting points

> I feel very supported and not so isolated
>
> **(Meeting Point attendee)**

CARM has been bringing older people together through its Meeting Points since 1987.

Older people who live in isolated villages and hamlets all across Romney Marsh, rural Ashford and Tenterden come together at our 10 social drop-in locations on a regular basis for friendship and activities.

As well as regular get togethers at the village halls and other regular Meeting Point locations, during 2025-26 our groups also enjoyed regular trips and outings for meals, to garden centres, riverboat trips and more.

Dymchurch Meeting Point were treated to member Doug entertaining them with his 8 note bell set. Before finding CARM Doug said that he felt lonely and was becoming introverted, but he now attends two groups and says that it gives him something to look forward to.



Doug and his bells

In summer 2025 we did our annual client surveys across all groups. The headline results are below.

98% of respondents have made friends through Meeting Points

93% noted an increased sense of wellbeing from attending MPs

100% were happy with their Meeting Point experience

100% would recommend Meeting Points to others in their community

> A reason to get out of bed in the morning
>
> **(Meeting Point attendee)**



befriending

CARM's befriending service helps older people who are socially isolated to feel less alone.

Through regular home visits or telephone calls, clients have someome to talk to, something to look forward to and a consistent social connection. We prioritise people who live alone for this service.

> **"She cheers me up and makes me laugh. We have a good chat"**
> Befriending client

The face-to-face service receives on average five new referrals a month and there is usually a waiting list of potential clients. The most important aspect of the service is matching clients and volunteers so that both find the experience rewarding.

Our average match lasts four years and four months.

> **"Jean is very kind and caring. I enjoy her company"**
> Befriending client

All new volunteers are fully trained and DBS checked before being matched with a client.

We made 32 new client-befriendee matches during the year, and welcomed 10 new volunteers to the service.

However, we still had 17 clients waiting for a match at the end of the year and so volunteer recruitment is always a high priority for our Coordinators.

90%

of clients feel less lonely as a result of their visits

100%

of clients feel more cheerful following a visit

80%

of clients feel that having a befriender has helped them stay independent for longer

2,734

volunteers hours spent talking with older people

4

Average number of years for a befriending match to continue

Face to Face Befriending

reminiscence

Our Reminiscence service has been in existence since 2006 and runs in care settings and sheltered housing throughout Romney Marsh, Folkestone, Hythe and Ashford and is designed to bring memories alive through music and conversation.

There are two main components; talking reminiscence and musical reminiscence.



Both services are delivered in three blocks of 8-10 weeks across the year. Each talking session has a separate theme for discussion and reflection, often comprising a musical element; whilst musical reminiscence sessions are delivered by volunteer musicians using their own instruments.

Care staff from the settings join in with the sessions and often use the themes discussed to explore further with their residents.

> Staff learn more about those they support, have meaningful conversations and create trusting relationships.
>
> Attendees talk about the sessions in advance, afterwards, and we have even had post-stay visits from some who still talk about the fun they have,

WORKING IN SCHOOLS

We worked with A Level students in Homewood School, who completed a 4-6 week reminiscence project with an older friend or family member.

Students recorded their experience and learning from the project, detailing what they had learned from their reminiscence partner, what they had learned about themselves during the process, and any news skills employed.

At the end of the project, each student was presented with a certificate.



friendship blooms







Friendship Blooms is all about growing connections, purpose and wellbeing through flowers.

During the spring and summer our volunteers grow flowers to distribute to local older people - at their homes, in care settings, and sometimes just randomly in the street. Each bunch comes with a note attached giving our best wishes.

Work doesn't stop entirely in the other seasons; due to the lovely late summer last year we delivered bunches well into autumn, and of course then need to prepare the ground before we start again.

During 2025-26 we delivered an amazing 71 bunches of flowers.

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paws for joy

Our new pet visiting service began in March, with volunteer Amy and PAT dog Jago visiting Appledore and The Bridge (New Romney) Meeting Points.

Everyone was really pleased to meet him and gave him a lot of fuss. Look out for visiting pets in other locations as the service develops.



i'm game!



Ten games sessions were held in venues both in Romney Marsh and Tenterden during the year, which attracted eight individuals.

Originally just intended for men, we opened the groups to anyone in the latter part of the year and changed the time, but attendances were not as we had hoped for.

After carrying out an evaluation of the project at the end of the year, we went back to our survey from 2023 and re-looked at the data from responses. We noticed that questions in the original survey had been centered around light sports rather than board games, so for 2026-27 we will be re-launching the service to include light sports such as New Age Kurling.

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social drives

During the year we helped 15 clients to sign up for the community transport services via Ashford Volunteer Centre and The Marsh Bee. They could then use these services to access transport to take them out.

The aim of the project is to enable people to take social trips that they wouldn't otherwise be able to do due to lack of transport. Both of the services were very busy and prioritising important medical appointments for much of the year, and so for 2026-27 we are redesigning the service and will be using our own volunteers.

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knit wits

The Knit Wits have been doing what they do best... knitting.
They met regularly during the year at a sheltered housing scheme in New Romney and produced a variety of items.

These poppies were displayed at Homewood School and the individual flowers were created by many local people, including the Knit Wits.



communi-teas

During the year we held another seven tea parties, bringing local people together to have a tea party at a volunteer host's house.



Some groups are now meeting outside of the formal Communi-Teas structure and forming friendships.

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school communi-teas





In December 2025 we extended our successful Communi-Teas project into schools, beginning with Brookland CofE Primary School.

Pupils hosted a tea party and grandparents, or other older relatives and family friends, were invited to share tea, cakes and memories with the children. The afternoon was a roaring success for all and was repeated in March at Dymchurch Primary School.



caring hands

During the year we delivered 118 hand massages, designed to offer relaxation and connection, at our Meeting Points; the Dementia Experience tea club meetings; and at the Chatty Cafe. We even made an appearance at Bedgebury Pinetum.

Our trained volunteers delivered the massages to older clients and also to carers.

OUR VOLUNTEERS







Volunteers are the backbone of CARM, and the charity could not function without them. Last year our volunteers contributed around **6,000 hours** of their time, which calculated at the National Living Wage rate for the year amounts to a contribution **worth around £74,000**

We send our appreciation to our volunteers, whether they give one hour or 100.

In March we held our annual Volunteer Thank You event, once again at the London Beach Hotel in Tenterden.









Almost half of our volunteer force attended and enjoyed a delicious buffet, got to know other volunteers (which is especially important for befrienders as they volunteer in isolation), did a quiz and generally had a good time.

There was so much food that many people left with take home containers!

TEAM HIGHLIGHTS

We asked the CARM Team what were their personal highlights from the year...



Kerry - Befriending Coordinator (Tenterden area)

I really enjoy my role the best part for me is meeting so many wonderful people with so many life stories to share and watching both clients and volunteers friendships flourish through their befriending visits.

One highlight of the year for me was meeting Meryl. Meryl was referred to us by her family as she was expressing loneliness and living with depression and anxiety. Meryl has lived in Woodchurch for 65 years in the same house, she had 4 children there. Meryl's husband passed away 9 years ago.

CARM Volunteer Fred had sadly lost his previous befriending client and was very much wanting to visit another. Upon meeting with Meryl they found out they both had so much in common, they had both lost their spouses around the same time and as the visits have progressed they have learnt they went to the same primary school, knew the same people and Fred's father had worked with Meryl's father at Hole Park. Fred knew most of Meryl's family and has bought local history books for Meryl that mention her family and have pictures of her family in which Meryl has been delighted with. They both very much enjoy their befriending visits each week and have become friends.



Caroline - Lasting Friendships Coordinator

A highpoint for me has been planting, growing and delivering flowers from the CARM allotment. It has been wonderful to see how a surprise bunch of flowers can brighten someone's day. The smiles and positive reactions have shown how such a simple gesture can make a real difference.

The New Age Kurling competitions have also been a highlight, they have been a pleasure to organise. It has been fantastic to bring people together to enjoy some friendly competition, have fun, socialise and share an enjoyable afternoon.

On a personal level, completing the London Marathon and raising funds for CARM was a huge achievement and a memorable highlight of 2026.

Fiona - Reminiscence Coordinator



I never cease to marvel at the power of reminiscence, whether through music or conversation to connect us with others, remind us of who we are, and reuniting us with special memories and important people.

I love working at CARM, and it is both a pleasure and privilege to spend time hearing about the lives of others. None of this would be possible without the support of a wonderful team of volunteers both from the Reminiscence Service and Communi-teas.

This year saw the launch of School Communi-teas. Giving me the opportunity to spend time with year 5 and 6 pupils introducing them to CARM and our mission to help older people feel more connected to their communities. The lesson concluded with the class creating reminiscence questions. We then held a school tea party, and the pupils invited their grandparents to attend and then reminisced with them over tea and cake. It was joyful to witness such lovely examples of intergenerational reminiscence and to see first-hand how meaningful shared memories can be in bringing others together!



Katie - Meeting Points Coordinator

One of my highlights of the year is the annual volunteer thank you. 24 MP volunteers (some of whom volunteer with other CARM services also) attended the event at London Beach Hotel in March 2026. I really enjoy hopping from table to table catching up with everyone, and seeing different Meeting Point teams get together, fuelled by very good cake. It's a moment for CARM to give back - a treat for the volunteers, as they treat their attendees throughout the year.

Another highlight are the Christmas lunches. I am fortunate enough to go to 3 MP Christmas lunches each year. It can feel a bit of a task if they happen to fall on consecutive days! But again, it is so good to sit at the table with the volunteer team and attendees, enjoying a good meal in good company. I know how much these lunches mean to the attendees, some of whom would not otherwise have a turkey dinner and a cracker to pull with a friend.

None of this would take place without the volunteers. We had 127 attendees respond to the 2024 - 2025 survey, and the adjectives they used to describe their volunteers were: friendly, helpful, attentive, kind, warm, hard-working, jolly, brilliant, first-class... I couldn't agree more. They are the beating heart of CARM, and make my job a pleasure. Thank you, again, to all of you.

Victoria - Communications & Engagement Lead



The Postcode Lottery grant being awarded to CARM was a real highlight of the year. It was a bit of a surprise and felt like we were the winners! It is thanks to our reputation and good work in the community that we were lucky enough to be chosen to receive it.

Sarah - Finance & Admin Officer



I am office based and so do not get to see many clients or volunteers. Therefore, the highlight of my year is attending the AGM and the Volunteer Thank You when I can put all the names to the faces of those people that I have often spoken to over the phone or had email conversations with through out the year.

Zena - Befriending Coordinator (Coastal area)



I've been part of CARM since the distant days of 2014! I still feel lucky every day to work for such a fantastic organisation. I'm proud of what we achieve together – reaching out to local, lonely people and making their lives brighter. It's a real privilege to meet so many wonderful people in my work. Our clients have such rich life stories and share them with honesty, humour and courage. And the coastal befrienders – ranging from age 19 to 89 – are an extraordinary group. Through their visits, kindness and friendship, they quietly improve lives. I thank every one of them.

This year, a particularly lovely friendship has blossomed between Eileen and Gail. Eileen, now 96, was once an active and independent lady. With her only son living abroad and her health declining, she could no longer leave her home and expressed how lonely she was. Gail, an experienced befriender, had been on a long and difficult recovery following surgery and felt ready to "get back out there" again. From the very first visit, the two women hit it off. They share a wonderful sense of humour, and their time together is filled with laughter. Gail has spoken openly about how returning to befriending has lifted her own wellbeing – and Eileen's joy at having company again is unmistakable.
It's a perfect match in every sense, and it captures the very essence of what we do.

WITH THANKS TO OUR FUNDERS AND SUPPORTERS

We would like to say a big **THANK YOU** to everyone who has supported CARM this year and beyond. Whether you've popped some coppers into a collection box, made a donation, sponsored us or awarded a grant - every penny helps. CARM does not receive any form of statutory funding and relies on donations and grants to be able to carry on our work.

Rotary Club of Romney Marsh

Co-op Local Community Fund

PCPhillips Foundation

Kent Community Foundation

Garfield Weston Foundation

THANK YOU

The National Lottery Community Fund

Little Cheyne Court Wind Farm Community Fund

People's Postcode Lottery

Postcode Community Trust

The Roger De Haan Charitable Trust

Social Enterprise Kent

Frank Brake Charitable Trust

Savannah Charitable Trust

UK Registered Charity – 1107483

Christmas Challenge BigGive

Charles Hayward Foundation

FINANCE REVIEW
AND
ACCOUNTS



TREASURER'S REPORT

This year we are reporting a net surplus of £19,666 compared to £56,057 for 31 March 2025. The main reasons for the drop are a fall in corporate donations and an expected rise in salaries costs.

The drop off in corporate donations means we did not meet our target of raising at least 20% of our income from non-grant sources, with a resulting 17.4%. We were approaching the target near year-end, but an unexpected and most welcome grant of £30,000 received from the Postcode Lottery tipped the balance toward grant income.

Non-staffing administrative expenditure for the year was just under 2% compared to a 2.6% increase the previous year.

The largest portion of expenditure continues to be staff costs, but we maintain a very small part-time team of which 65% of hours is directly involved in coordinating services and supporting our volunteers. . We maintain robust financial controls, with regular reviews at our bi-monthly board meetings.

Our total reserves have seen a small rise from £190,467 to £194,334.
We have diversified the bank holdings to ensure we get the best interest rates we can.

The National Lottery Community Fund is of a reducing nature, and we will soon see a drop in income from this source. It is imperative that we find other sources of income as soon as possible.

During 2025/26 CARM also prepared for the move to accruals accounting from April 2026, which will strengthen the way the charity reports its financial position and commitments in future years.

Peter Allen FCA - Treasurer

TRUSTEES' REPORT

Report of the Trustees for the year ended 31 March 2026

The Trustees present their Annual Report and Financial Accounts for the financial year 2025-26.

Results

The incoming resources for the year amounted to £219,904, and expenditure was £200,237; resulting in a net surplus of £19,666. In a difficult time for charities of all sizes across the UK, making a surplus for the second year running was an achievement. Reserves at year-end stood at £194,334.

Reserves Policy

The Trustees consider it prudent that general reserves should be sufficient:

[a] to cover six months' administration and support costs;

[b] to provide a pool equal to 10% of the average charitable expenditure over the preceding two years, from which funds can be designated to specific projects.

Administration and support costs include the salary costs of CARM's day to day administration, the rent for CARM's office base, and the costs of meeting the legal obligations relating to staff redundancy and termination of contracts should sufficient funds be unavailable, or unlikely to become available, to continue specific projects or pieces of work or the charity be dissolved.

Specific projects include services deemed by the trustees to be necessary in order to continue to support the beneficiaries of the charity so that the objects of the charity are met.

Currently reserves stand at £194,334 of which £105,276 is a designated reserve to cover the above items [a] and [b], £38,716 is restricted funds with the remaining £50,342 being unrestricted reserves.

Independent Examination

This report has been prepared in accordance with the Charities Act 2011 and the examination was carried out under section 145 of the Act.

Approved by the Board of Trustees and signed on its behalf by:





Steven Croke - Chair

Date: 16th September 2026

Peter Allen - Treasurer

Date: 16th September 2026

STATEMENT OF FINANCIAL ACTIVITIES

Caring Altogether on Romney Marsh
Receipts and Payments Accounts

For the period from	1 April 2025 to 31 March 2026	1 April 2024 to 31 March 2025 Total funds £
RECEIPTS		
Grant from The National Lottery Community Fund - Reaching Communities / Partnerships	£ 181,725	£ 109,500
Other grants		£ 54,700
Gift Aid	£ 1,867	£ 693
Hand massage	£ 141	£ -
In memoriam donations	£ 622	£ 721
Corporate donations	£ 5,483	£ 26,237
Individual donations	£ 3,330	£ 7,122
Meeting Points	£ 19,404	£ 20,667
Sponsors - including sponsor a Meeting Point	£ -	£ 3,704
Donations for Reminiscence	£ 1,503	£ 2,500
Knitting donations income	£ 116	£ 263
Lottery / shopping income	£ 487	£ 482
Fundraised Income / donations	£ 80	£ 2,941
Interest earned	£ 5,147	£ 4,411
SUB TOTAL	**£ 219,904**	**£ 233,941**
PAYMENTS		
Salaries	£ 139,456	£ 118,277
Staff pension scheme	£ 4,788	£ 5,362
Recruitment costs	£ 26	£ 154
Props and client activities	£ 936	£ 801
Premises overheads - including rent	£ 9,193	£ 9,147
Staff and volunteers expenses	£ 5,179	£ 4,445
Training: staff and volunteers	£ 466	£ 682
Volunteer Thank you event / expenses	£ 1,881	£ 1,833
Telephones	£ 1,745	£ 1,622
Printing, publicity and stationery	£ 556	£ 1,196
Postage	£ 826	£ 1,049
AGM	£ 1,175	£ 585
Subscriptions	£ 874	£ 380
Newsletter production	£ 635	£ 485
Computer and general maintenance	£ 3,594	£ 2,530
Insurances	£ 1,100	£ 1,047
Meeting Points - individual spending	£ 19,986	£ 21,041
Donation - Meeting Points	£ 6,915	£ 6,601
Partnership Payments - joint projects - tranpsort	£ 215	£ 40
Accounts and payroll costs	£ 573	£ 474
Bank charges / interest paid	£ 119	£ 133
SUB TOTAL	**£ 200,237**	**£ 177,884**
Net of receipts/(payments)	£ 19,666	£ 56,057
Transfers between funds		
Balance from 2024/25	£ 174,668	£ 134,410
Cash funds this year end	£ 194,334	£ 190,467
Total funds - cash and bank	£ 194,334	£ 190,467
TOTAL CASH FUNDS	**£ 194,334**	**£ 190,467**

Breakdown of Reserves as at 31 March 2026				
		2025-26		2024-25
Restricted: Meeting Point individual balances	£	15,217	£	15,799
Grants received in advance	£	23,500	£	23,500
The National Lottery Community Fund underspend	£	-	£	15,000
Designated:	£	105,276	£	89,745
Unrestricted:	£	50,342	£	46,423
TOTAL RESERVES	**£**	**194,334**	**£**	**190,467**

Examiner's unqualified report (for a non-company charity preparing receipts and payments accounts) with a gross income of £250,000 or less in the relevant financial year

Independent examiner's report to the trustees of CARM Trust:

I report to the trustees on my examination of the accounts of the CARM Trust (the Trust) for the year ended 31st March 2026.

Responsibilities and basis of report.

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed 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 Trust as required by section 130 of the Act; or

2. The accounts do not accord with those records. 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.

Signed: Sandra Wood-Brignall Relevant (Retired CIMA member)

Address:47 Poplar Lane, Lydd, Romney Marsh, Kent. TN29 9LA

Date: 19/8/2026