Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	04	2025	To	31	03	2026

Section A Reference and administration details

Charity name	Borden United Charity C.I.O.
Other names charity is known by	Previously known as Borden United Charities Reg: 235130
Registered charity number (if any)	1209593
Charity's principal address	53 Springvale,
	Iwade,
	Sittingbourne, Kent
	Postcode ME9 8RX

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Martin Williams	Chair		
2	Susan Brown			
3	Nigel Sands			
4	Clive Sims			
5	James Tumber		24.09.25 to 31.03.26	
6	Fiona Johnson		02.07.25 to 31.03.26	
7	Eileen Harrison		14.08.25 to 24.09.25	
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Lynda Ives, Clerk

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution dated 14 April 2025
How the charity is constituted (eg. trust, association, company)	C.I.O.
Trustee selection methods (eg. appointed by, elected by)	Appointed by Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the Charities are the relief of financial hardship among people living in the parochial boundary of Borden by making grants of money for providing or paying for items, services or facilities and/or making grants to charities or other organisations working to prevent or relieve financial hardship

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

General Charitable Purposes:
Education/training
Disability
The Prevention or Relief of Poverty

Who the charity helps:
Children/young People
Elderly/old People
People With Disabilities

How the charity helps:
Makes Grants to Individuals

Trustees confirm that they have had regard to the guidance issued by the Charity Commission on public benefit.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Selection Policy for Grants:

Trustees agreed that where an applicant has previously applied and been successful, then this gives credence for a further grant being approved.

It was further agreed that when a new application is received two Trustees (where possible at least one being female) to visit to ascertain validity and look at a driving licence or utility bill to confirm that the person resides within the Parochial boundary of Borden. A female trustee may not always be available and certainly two may be a problem. There should never be a lone male Trustee attending but one accompanied by a female is more than acceptable.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Help is offered to those living within the Ecclesiastical boundary of Borden.

During the year the Charity strived to try to better reach those who needed financial assistance. Adverts were placed on 9 village noticeboards, the Church magazine, Schools where pupils might reside within the Ecclesiastical boundary, and the local Nursery School.

8 grants were given to those in need at Christmas time.

A Grant was given to a University Student during the year.

Section E Financial review

Brief statement of the charity's policy on reserves

Reserves are invested to increase funds, which in turn allows the Charity to approve more grants/increase the amount of money given per grant.

Details of any funds materially in deficit	None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about: • the charity's principal sources of funds (including any fundraising); • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted.	The charity's principal source of funds is money raised through rent received on a single property.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	*L. Ives*	
Full name(s)	Lynda Ives	
Position (eg Secretary, Chair, etc)	Clerk	

Date	11 June 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Charity Name: Borden United Charity CIO		
On accounts for the year ended	31/03/2026	**Charity no (if any)**	1209593
Set out on pages	(remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2026.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:		**Date:**	02/11/26
Name:	Louise Wade		
Relevant professional qualification(s) or body (if any):	ICAEW		
Address:	10 Pintail Drive, Iwade, ME9 8QW		

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	

CHARITY COMMISSION FOR ENGLAND AND WALES

BORDEN UNITED CHARITIES C.I.O.	1209593

Receipts and payments accounts

CC16a

For the period from	01.04.25	To	31.03.26

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Rent	15,000	-	-	15,000	8,250
Interest	1,352	-	-	1,352	1,038
Funds brought forward from Borden United Charities (235130)		-	-	-	202,598
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	16,352	-	-	16,352	211,887
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	16,352	-	-	16,352	211,887
A3 Payments					
Grants	4,500	-	-	4,500	3,500
Management fees	1,608	-	-	1,608	1,048
Repairs & maintenance	843	-	-	843	10,263
Clerks salary	-	-	-	-	1,412
Office expenses	-	-	-	-	85
Insurance	2,066	-	-	2,066	1,430
Professional fees	6,102	-	-	6,102	2,225
Miscellaneous costs	75	-	-	75	90
	-	-	-	-	-
Sub total	15,194	-	-	15,194	20,053
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	15,194	-	-	15,194	20,053
Net of receipts/(payments)	1,158	-	-	1,158	191,833
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	191,833	-	-	191,833	-
Cash funds this year end	192,991	-	-	192,991	191,833

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Unity Current Account	47,200	-	-
	Unity Instant Access Account	60,735		
	Barclays Business Premium Account	8	-	-
	CAF Savings Account	85,048	-	-
	Total cash funds (agree balances with receipts and payments account(s))	192,991	-	-

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Clive Sims	14.10.26
M. Williams	MARTIN WILLIAMS	14/10/26