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Charity registration number: 206182

ASH UNITED CHARITIES RESTHAVEN ALMSHOUSES
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Dudley Gore and Co
50 Queen Street
Ramsgate
CT11 9EE

Signature: a81cca9f7d834f35095ae1caaadd083ab7d9750b6cb0b799d4b2dfb9f4001e5f

Ash United Charities Resthaven Almshouses
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Ash United Charities Resthaven Almshouses
Trustees' Report For The Year Ended 31 December 2025

The trustees present their report and the financial statements for the year ended 31 December 2025.

Objectives and Activities

Public Benefit

As noted below the Trust provides dwellings for use by needy couples and individuals.
The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Main Achievements

The trustees continue to satisfactorily manage all the bungalows at Resthaven.

Financial Review

Reserves Policy

The financial statements show total income for the year of £37,261 (2024: £35,627) and cash at CAF Bank and CCLA COIF investments amounting to £119,820 (2024: £97,018) .The Trustee's policy is to keep sufficient reserves to fund a rolling programme of renovation and repairs and to meet expected costs as they may arise.

Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

Additional Note

Principal funding sources

Income is derived from weekly maintenance contributions from residents of the six bungalows and from interest from the COIF Charities Deposit Fund and the COIF Investment Fund Accumulation Units.

Plans for future periods

Aims and key objectives for future periods
The Trustees give regular consideration as to how their charitable works within the parish could be expanded. The Trust has a waiting list of appropriate applicants for almshouse accommodation.

Structure, Governance and Management

Governing Document

Nature of governing document
The Trust is registered as a charity under number 206182.

The Trust has six bungalows: 11, 13, 15, 17, 19 and 21 Queens Road, Ash CT3 2BG. At present, residents make a weekly contribution for maintenance, administrative costs and 'Lifeline' personal alarm costs.

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Trustee Selection Methods

The management of the Trust is the responsibility of the Trustees who are elected and co-opted under the terms of the Charity Commission Scheme.

Upon the occurrence of a vacancy the Trustees shall cause a note thereof to be entered in the minutes of their next meeting and in the case of a vacancy in the office of a nominated Trustee shall cause notice thereof to be given to the appropriate appointing council. Any Trustee who is deemed to be competent may be re-appointed.

Major risks and management of those risks

The Trustees have undertaken a risk assessment that is regularly reviewed in order to identify any risks to which the Trust is exposed. Systems have been established to mitigate risks.

Reference and Administrative Details

Trustees

Ms Mary Smith - Chair
Ms Teresa Tanner - Trustee (appointed 01/06/2025)
Mr John Tanner - Trustee
Ms Maureen Bubb - Trustee

Charity Number

206182

Principal Address

2 Chequer Lane
Ash
Canterbury
Kent
CT3 2ET

Independent Examiner

Mrs Patricia Brooks MAAT AATQB
Dudley Gore and Co
50 Queen Street
Ramsgate
CT11 9EE

Signature: a81cca9f7d834f35095ae1caaadd083ab7d9750b6cb0b799d4b2dfb9f4001e5f

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' report was approved by the board of trustees and signed on its behalf by:



Ms Mary Smith

Trustee
Date

16/06/2026

Signature: a81cca9f7d834f35095ae1caaadd083ab7d9750b6cb0b799d4b2dfb9f4001e5f

Ash United Charities Resthaven Almshouses
Independent Examiner's Report to the Trustees of Ash United Charities Resthaven Almshouses
For The Year Ended 31 December 2025

I report to the trustees on my examination of the accounts of Ash United Charities Resthaven Almshouses (the Trust) for the year ended 31 December 2025.

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 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; or
3. the accounts do not comply with the applicable requirements concerning the form and contents 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.

Mrs Patricia Brooks MAAT AATQB

Date
50 Queen Street
Ramsgate
CT11 9EE

Signature: a81cca9f7d834f35095ae1caaadd083ab7d9750b6cb0b799d4b2dfb9f4001e5f

Ash United Charities Resthaven Almshouses
Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds	Endowment funds	2025 Total funds	2024 Total funds
		£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Investments	**3**	1,250	-	1,250	1,301
Other	**4**	37,261	-	37,261	35,627
		38,511	-	38,511	36,928
EXPENDITURE ON:					
Charitable activities:	**6**				
Clerk costs		(840)	-	(840)	(840)
Lic & sub's		(847)	-	(847)	(1,119)
Depr'n		(9,524)	-	(9,524)	(9,194)
Bank fees		(60)	-	(60)	(60)
Accounts		(1,170)	-	(1,170)	(1,050)
Prof fees		(65)	-	(65)	-
Other		(321)	-	(321)	(447)
Residents telephone		(400)	-	(400)	(400)
Residents television licence		(8)	-	(8)	-
Residents water rates		(2,762)	-	(2,762)	(2,055)
Residents careline fees		(940)	-	(940)	(931)
Ins		(1,546)	-	(1,546)	(1,529)
Property & equipment repairs and renewals		(3,499)	-	(3,499)	(2,671)
Gardening, greenhouse and maintenance		(2,621)	-	(2,621)	(1,785)
		(24,603)	-	(24,603)	(22,081)
NET INCOME		13,908	-	13,908	14,847
Other (losses)/gains		(363)	54	(309)	918
NET MOVEMENT IN FUNDS		13,545	54	13,599	15,765
RECONCILIATION OF FUNDS:					
Total funds brought forward		423,129	16	423,145	407,380
TOTAL FUNDS CARRIED FORWARD	**14**	436,674	70	436,744	423,145

The notes on pages 8 to 13 form part of these financial statements.

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Ash United Charities Resthaven Almshouses
Comparative Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds	Endowment funds	2024 Total funds
		£	£	£
INCOME AND ENDOWMENTS FROM:				
Investments	**3**	1,301	-	1,301
Other	**4**	35,627	-	35,627
		36,928	-	36,928
EXPENDITURE ON:				
Charitable activities:	**6**			
Clerk costs		(840)	-	(840)
Lic & sub's		(1,119)	-	(1,119)
Depr'n		(9,194)	-	(9,194)
Bank fees		(60)	-	(60)
Accounts		(1,050)	-	(1,050)
Other		(447)	-	(447)
Residents telephone		(400)	-	(400)
Residents water rates		(2,055)	-	(2,055)
Residents careline fees		(931)	-	(931)
Ins		(1,529)	-	(1,529)
Property & equipment repairs and renewals		(2,671)	-	(2,671)
Gardening, greenhouse and maintenance		(1,785)	-	(1,785)
		(22,081)	-	(22,081)
NET INCOME		14,847	-	14,847
Other gains		902	16	918
NET MOVEMENT IN FUNDS		15,749	16	15,765
RECONCILIATION OF FUNDS:				
Total funds brought forward		407,380	-	407,380
TOTAL FUNDS CARRIED FORWARD	**14**	423,129	16	423,145

The notes on pages 8 to 13 form part of these financial statements.

Signature: a81cca9f7d834f35095ae1caaadd083ab7d9750b6cb0b799d4b2dfb9f4001e5f

Ash United Charities Resthaven Almshouses
Statement of Financial Position
As At 31 December 2025

	Notes	Unrestricted funds	Endowment funds	2025 Total funds	2024 Total funds
		£	£	£	£
FIXED ASSETS					
Tangible Assets	**9**	315,461	-	315,461	324,985
Investments	**10**	18,724	70	18,794	19,103
		334,185	70	334,255	344,088
CURRENT ASSETS					
Debtors	**11**	2,308	-	2,308	1,762
Cash at bank and in hand		101,026	-	101,026	77,915
		103,334	-	103,334	79,677
Creditors: Amounts Falling Due Within One Year	**12**	(845)	-	(845)	(32)
NET CURRENT ASSETS (LIABILITIES)		102,489	-	102,489	79,645
TOTAL ASSETS LESS CURRENT LIABILITIES		436,674	70	436,744	423,733
Creditors: Amounts Falling Due After More Than One Year	**13**	-	-	-	(588)
NET ASSETS		436,674	70	436,744	423,145
FUNDS OF THE CHARITY					
Endowment Funds				70	16
Unrestricted Funds				436,674	423,129
TOTAL FUNDS	**14**			436,744	423,145

On behalf of the board

Signed with Odoo Sign

Mary B Smith

Ms Mary Smith

Trustee

Date

16/06/2026

The notes on pages 8 to 13 form part of these financial statements.

Signature: a81cca9f7d834f35095ae1caaadd083ab7d9750b6cb0b799d4b2dfb9f4001e5f

1. General Information

Ash United Charities Resthaven Almshouses is a charitable incorporated organisation registered with the Charity Commission, registered charity number 206182. The principal address is 2 Chequer Lane, Ash, Canterbury, Kent, CT3 2ET.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: 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) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Going Concern Disclosure

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

2.3. Incoming Resources

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

2.4. Resources Expended

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably.

Charitable activities are costs incurred on the charity's operations, including support costs and costs relating to the governance of the charity.

2.5. Tangible Fixed Assets and Depreciation

Tangible fixed assets
Housing land and buildings are stated at cost. The cost of properties is their purchase price including any incidental costs of acquisition, together with costs of property improvements. No interest has been capitalised.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Housing properties	2% straight line
Fixtures & Fittings	25% straight line

Impairment of fixed assets
A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of Financial Activities.

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2.6. **Investments**

Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the Balance Sheet date. Realised gains and losses on investments are calculated as the difference between sale proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

2.7. **Cash and Cash Equivalents**

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

Trade debtors

Trade debtors and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.8. **Provisions and Contingencies**

Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advance payments for the goods or services it must provide.

Fund structure

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. the aim and use of each Designated fund is set out in the notes to the financial statements.

3. **Investment Income**

	2025 Unrestricted funds £	2024 Unrestricted funds £
Bank interest receivable	58	21
Dividends from investments	1,192	1,280
	1,250	1,301

4. **Other Income**

	2025 Unrestricted funds £	2024 Unrestricted funds £
Weekly maintenance contributions	37,261	35,627

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5. Net Income/(Expenditure)

The net income is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets - owned	9,524	9,194

6. Analysis of Expenditure

	Activities undertaken directly	Support costs (see note 7)	2025 Total
	£	£	£
Clerk costs	-	840	840
Lic & sub's	-	847	847
Depr'n	9,524	-	9,524
Bank fees	-	60	60
Accounts	-	1,170	1,170
Prof fees	-	65	65
Other	-	321	321
Residents telephone	400	-	400
Residents television licence	8	-	8
Residents water rates	2,762	-	2,762
Residents careline fees	940	-	940
Ins	-	1,546	1,546
Property & equipment repairs and renewals	3,499	-	3,499
Gardening, greenhouse and maintenance	2,621	-	2,621
	19,754	4,849	24,603

	Activities undertaken directly	Support costs (see note 7)	2024 Total
	£	£	£
Clerk costs	-	840	840
Lic & sub's	-	1,119	1,119
Depr'n	9,194	-	9,194
Bank fees	-	60	60
Accounts	-	1,050	1,050
Other	-	447	447
Residents telephone	400	-	400
Residents water rates	2,055	-	2,055
Residents careline fees	931	-	931
Ins	-	1,529	1,529
Property & equipment repairs and renewals	2,671	-	2,671
Gardening, greenhouse and maintenance	1,785	-	1,785
	17,036	5,045	22,081

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7. **Support Costs**

	Clerk costs	Lic & sub's	Bank fees	Accounts	Prof fees	Other	Ins	2025 Total
	£	£	£	£	£	£	£	£
General administration	840	847	60	1,170	65	321	1,546	4,849

	Clerk costs	Lic & sub's	Bank fees	Accounts	Other	Ins	2024 Total
	£	£	£	£	£	£	£
General administration	840	1,119	60	1,050	447	1,529	5,045

8. **Average Number of Employees**

Average number of employees during the year was: NIL (2024: NIL)

9. **Tangible Assets**

	Land & Property Freehold	Grants	Total
	£	£	£
Cost			
As at 1 January 2025	476,223	(97,937)	378,286
As at 31 December 2025	476,223	(97,937)	378,286
Depreciation			
As at 1 January 2025	53,301	-	53,301
Provided during the period	9,524	-	9,524
As at 31 December 2025	62,825	-	62,825
Net Book Value			
As at 31 December 2025	413,398	(97,937)	315,461
As at 1 January 2025	422,922	(97,937)	324,985

10. **Investments**

	Unlisted	Other	Total
	£	£	£
Cost or Valuation			
As at 1 January 2025	18,626	477	19,103
Revaluations	(363)	54	(309)
As at 31 December 2025	18,263	531	18,794
Provision			
As at 1 January 2025	-	-	-
As at 31 December 2025	-	-	-

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Net Book Value			
As at 31 December 2025	18,263	531	18,794
As at 1 January 2025	18,626	477	19,103

11. Debtors

	2025	2024
	£	£
Due within one year		
Other debtors	2,308	1,762

12. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Trade creditors	239	32
Accruals and deferred income	606	-
	845	32

13. Creditors: Amounts Falling Due After More Than One Year

	2025	2024
	£	£
Accruals and deferred income	-	588

14. Movement in Funds

	As at 1 January 2025	Income	Expenditure	Gains and losses	As at 31 December 2025
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	-	-	(3,394)	-	(3,394)
Designated:					
Charitable activities	13,546	37,263	(21,209)	-	29,600
Investment income	408,681	1,248	-	-	409,929
Extraordinary repair fund	902	-	-	(363)	539
	423,129	38,511	(21,209)	(363)	440,068
Total unrestricted funds	423,129	38,511	(24,603)	(363)	436,674
Endowment funds					
Permanent:					
Endowment funds	16	-	-	54	70
Total funds	423,145	38,511	(24,603)	(309)	436,744

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	As at 1 January 2024	Income	Expenditure	Gains and losses	As at 31 December 2024
	£	£	£	£	£
Unrestricted funds					
Designated:					
Charitable activities	-	35,627	(22,081)	-	13,546
Investment income	407,380	1,301	-	-	408,681
Extraordinary repair fund	-	-	-	902	902
Total unrestricted funds	407,380	36,928	(22,081)	902	423,129
Endowment funds					
Permanent:					
Endowment funds	-	-	-	16	16
Total funds	407,380	36,928	(22,081)	918	423,145

15. **Transactions with Trustees**

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

	2025	2024
	£	£

16. **Related Party Disclosures**

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Ash United Charities Resthaven Almshouses
Detailed Statement of Financial Activities
For The Year Ended 31 December 2025

	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Investments		
Investment income	1,192	1,280
Bank interest receivable	58	21
	1,250	1,301
Other		
Weekly maintenance contributions	37,261	35,627
	37,261	35,627
	38,511	36,928
EXPENDITURE ON:		
Charitable Activities:		
Clerk costs		
Support, administration costs	(840)	(840)
	(840)	(840)
Lic & sub's		
Subscriptions	(847)	(1,119)
	(847)	(1,119)
Depr'n		
Depreciation of fixtures and fittings	(9,524)	(9,194)
	(9,524)	(9,194)
Bank fees		
Bank charges	(60)	(60)
	(60)	(60)
Accounts		
Accountancy fees	(1,170)	(1,050)
	(1,170)	(1,050)
Prof fees		
Support, administration costs	(65)	-
	(65)	-
Other		
Printing, postage and stationery	(48)	(190)
Support, administration costs	(273)	(257)
	(321)	(447)
Residents telephone		
Data and telecommunications costs	(400)	(400)
	(400)	(400)

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Residents television licence		
Property and equipment repairs and renewals	(8)	-
	(8)	-
Residents water rates		
Water rate	(2,762)	(2,055)
	(2,762)	(2,055)
Residents careline fees		
Careline fees	(940)	(931)
	(940)	(931)
Ins		
Insurance..	(1,546)	(1,529)
	(1,546)	(1,529)
Property & equipment repairs and renewals		
Property and equipment repairs and renewals	(3,499)	(2,671)
	(3,499)	(2,671)
Gardening, greenhouse and maintenance		
Gardening, greenhouse and maintenance	(2,621)	(1,785)
	(2,621)	(1,785)
	(24,603)	(22,081)
NET INCOME	13,908	14,847