# DARTFORD ALMSHOUSE CHARITY

## TRUSTEES' REPORT AND FINANCIAL STATEMENTS

## FOR THE YEAR ENDED 31 MARCH 2026

# DARTFORD ALMSHOUSE CHARITY

## CONTENTS


| | Page |
|---|---|
| **Reference and Administrative Details of the Charity, its Trustees and Advisers** | 1 |
| **Trustees' Report** | 2 - 4 |
| **Independent Auditors' Report on the Financial Statements** | 5 - 8 |
| **Statement of Financial Activities** | 9 |
| **Balance Sheet** | 10 |
| **Notes to the Financial Statements** | 11 - 24 |

## DARTFORD ALMSHOUSE CHARITY

## REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2026

| | |
|---|---|
| **Trustees** | Reverend M Henwood (resigned 15 April 2026)<br>R Barton (resigned 2 July 2025)<br>P Nicholls<br>Cllr Mrs R Currans<br>G Dillon-White<br>Cllr J Ozog<br>Cllr M Peters<br>S Harper<br>S A Thredgle (appointed 4 June 2026)<br>K Dunn (appointed 2 July 2025)<br>D Parrott (appointed 15 April 2026) |
| **Charity registered number** | 210339 |
| **Independent auditors** | Xeinadin Audit Limited<br>Statutory Auditor<br>Trinity House<br>3 Bullace Lane<br>Dartford<br>Kent<br>DA1 1BB |
| **Bankers** | National Westminster plc<br>12 High Street<br>Dartford<br>Kent |

# TRUSTEES' REPORT
# FOR THE YEAR ENDED 31 MARCH 2026

The Trustees present their annual report together with the audited financial statements of the charity for the 1 April 2025 to 31 March 2026.

## Objectives and activities

### • Policies and objectives

One of the first foundations to have the title almshouse was recorded in Dartford in 1453 with a licence granted to erect Trinity Almshouse. The present Charity has its origins in Lowfield Almshouse Charity established in 1891.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

### • Strategies for achieving objectives

Today the Trustees continue a long tradition of providing low cost housing for the elderly with 24 flats and bungalows at Loam Court and a further 12 cottages and bungalows at the grade II listed Gartly Cottages. Contributions from residents are kept to the minimum needed to maintain the properties and the services provided.

## Achievements and performance

## Financial review

### • 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. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

### • Reserves policy

It is the aim of the Charity to work towards maintaining unrestricted funds at a level which equates to three months unrestricted expenditure. It is also necessary to deal with any long term issues or emergency problems pursuant to a stock of aging properties.

## Structure, governance and management

### • Constitution

The Charity is constituted under a Scheme of the Charity Commissioners dated 29 March 1974. The Charity registered number is 210339. The Charity is also registered with the Housing Corporation, No A2448. The almshouses provide privacy, security and independence for the older people who, for whatever reason, want their own front door but who are unable to afford private retirement accommodation.

### • Methods of appointment or election of Trustees

The Charity is administered by the Trustees who are volunteers nominated by Dartford Borough Council or co-opted for their knowledge of Dartford.

**Structure, governance and management (continued)**

- **Financial risk management**

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

**Plans for future periods**

The almshouse are specifically designed for the elderly and with an increasing elderly population, the provision of this help continues to be relevant. The Trustees would welcome the opportunity to increase the Charity's housing stock and are considering ways in which this might be achieved in the future.

However, the main efforts continue to be the improvement of properties.

**Members' liability**

The Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up.

**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 & Wales requires the Trustees to prepare financial statements for each financial which give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (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.

**Disclosure of information to auditors**

Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

## TRUSTEES' REPORT (CONTINUED)
## FOR THE YEAR ENDED 31 MARCH 2026

**Auditors**

The auditors, Xeinadin Audit Limited, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees and signed on their behalf by:

**S Harper**
(Trustee)
Date: 29 September 2026

**G Dillon-White**
(Trustee)

## INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF DARTFORD ALMSHOUSE CHARITY

### Opinion

We have audited the financial statements of Dartford Almshouse Charity (the 'charity') for the year ended 31 March 2026 which comprise the Statement of financial activities, the balance sheet and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

The financial statements have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

This has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2026 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

## INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF DARTFORD ALMSHOUSE CHARITY (CONTINUED)

### Other information

The other information comprises the information included in the Annual Report other than the financial statements and our Auditors' Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

### Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the Trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

## INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF DARTFORD ALMSHOUSE CHARITY (CONTINUED)

### Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our general commercial and sector experience and through discussion with the trustees and other management (as required by auditing standards), and discussed with the trustees and other management the policies and procedures regarding compliance with laws and regulations. We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit.

The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. The potential effect of these laws and regulations on the financial statements varies considerably.

Firstly, the charity is subject to laws and regulations that directly affect the financial statements including financial reporting legislation (including related charities legislation) and taxation legislation and we assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statement items.

Secondly, the charity is subject to many other laws and regulations where the consequences of non-compliance could have a material effect on amounts or disclosures in the financial statements, for instance through the imposition of fines or litigation. We identified the following areas as those most likely to have such an effect: health and safety, anti-bribery and employment law. Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the directors and other management and inspection of regulatory and legal correspondence, if any.

Through these procedures, we became aware of no actual or suspected non-compliance.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' Report.

## INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF DARTFORD ALMSHOUSE CHARITY (CONTINUED)

### Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an Auditors' Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Xeinadin Audit Limited

**Xeinadin Audit Limited**
Statutory Auditor
Trinity House
3 Bullace Lane
Dartford
Kent
DA1 1BB

Date: 02 October 2026

Xeinadin Audit Limited are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

## STATEMENT OF FINANCIAL ACTIVITIES
## FOR THE YEAR ENDED 31 MARCH 2026

| | Note | Unrestricted funds 2026 £ | Total funds 2026 £ | Total funds 2025 £ |
|---|---|---|---|---|
| **Income from:** | | | | |
| Donations and legacies | 3 | 41 | 41 | 40 |
| Charitable activities | 4 | 282,550 | 282,550 | 277,397 |
| Other trading activities | 5 | 1,555 | 1,555 | 1,620 |
| Investments | 6 | 41,290 | 41,290 | 36,095 |
| **Total income** | | 325,436 | 325,436 | 315,152 |
| **Expenditure on:** | | | | |
| Charitable activities | 7 | 193,151 | 193,151 | 246,810 |
| **Total expenditure** | | 193,151 | 193,151 | 246,810 |
| **Net income before net gains on investments** | | 132,285 | 132,285 | 68,342 |
| Net gains on investments | | 98,309 | 98,309 | 20,038 |
| **Net movement in funds** | | 230,594 | 230,594 | 88,380 |
| **Reconciliation of funds:** | | | | |
| Total funds brought forward | | 1,347,029 | 1,347,029 | 1,258,649 |
| Net movement in funds | | 230,594 | 230,594 | 88,380 |
| **Total funds carried forward** | | 1,577,623 | 1,577,623 | 1,347,029 |

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 11 to 24 form part of these financial statements.

## BALANCE SHEET
## AS AT 31 MARCH 2026

| | Note | | 2026 £ | | 2025 £ |
|---|---|---|---|---|---|
| **Fixed assets** | | | | | |
| Housing properties | 13 | | 257,482 | | 279,460 |
| Tangible assets | 14 | | 32 | | 43 |
| Investments | 15 | | 1,089,650 | | 929,999 |
| | | | 1,347,164 | | 1,209,502 |
| **Current assets** | | | | | |
| Debtors | 16 | 17,240 | | 20,395 | |
| Cash at bank and in hand | | 223,837 | | 169,907 | |
| | | 241,077 | | 190,302 | |
| **Current liabilities** | | | | | |
| Creditors: amounts falling due within one year | 17 | (10,618) | | (52,775) | |
| **Net current assets** | | | 230,459 | | 137,527 |
| **Total assets less current liabilities** | | | 1,577,623 | | 1,347,029 |
| **Net assets excluding pension asset** | | | 1,577,623 | | 1,347,029 |
| **Total net assets** | | | 1,577,623 | | 1,347,029 |
| **Charity funds** | | | | | |
| Restricted funds | 18 | | - | | - |
| Unrestricted funds | 18 | | 1,577,623 | | 1,347,029 |
| **Total funds** | | | 1,577,623 | | 1,347,029 |

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

**S Harper**
(Trustee)

**G Dillon-White**
(Trustee)

Date: 29 September 2026

The notes on pages 11 to 24 form part of these financial statements.

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

### 1. General information

Dartford Almshouse Charity is a registered charity in the UK, under charity number 210339. The registered office is Flat 1, Loam Court, Meadowside, Dartford, DA1 2RY. The main activity of the charity is to provide housing for elderly people.

### 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Dartford Almshouse Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

Dartford Almshouse Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

#### 2.2 Income

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.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

#### 2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

#### 2.4 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

## 2. Accounting policies (continued)

### 2.5 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using a straight line or reducing balance method. During the year there was a change in accounting estimate with regards to the depreciation of freehold buildings. After a reassessment of the estimate it has been deemed that the freehold properties have a remaining useful economic life of 50 years. Therefore depreciation will be applied at 2% on a straight line basis. As a change in accounting estimate this will be applied prospectively in line with FRS 102.

Depreciation is provided on the following basis:

| | | |
|---|---|---|
| Freehold property | - | 2% straight line |
| Office equipment | - | 25% reducing balance |
| Computer equipment | - | 33% reducing balance |

### 2.6 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of Financial Activities.

### 2.7 Debtors

Trade 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 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

### 2.9 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 advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

## 2. Accounting policies (continued)

### 2.10 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

### 2.11 Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

### 2.12 Fund accounting

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.

Investment income, gains and losses are allocated to the appropriate fund.

## 3. Income from donations and legacies

| | Unrestricted funds 2026 £ | Total funds 2026 £ |
|---|---|---|
| Donations | 41 | 41 |

| | Unrestricted funds 2025 £ | Total funds 2025 £ |
|---|---|---|
| Donations | 40 | 40 |

## 4. Income from charitable activities

| | Unrestricted funds 2026 £ | Total funds 2026 £ |
|---|---|---|
| Provision of accommodation | 282,550 | 282,550 |

## 4. Income from charitable activities (continued)

| | Unrestricted funds 2025 £ | Total funds 2025 £ |
|---|---|---|
| Provision of accommodation | 277,397 | 277,397 |

## 5. Income from other trading activities

### Income from non charitable trading activities

| | Unrestricted funds 2026 £ | Total funds 2026 £ |
|---|---|---|
| Laundry income | 1,555 | 1,555 |

| | Unrestricted funds 2025 £ | Total funds 2025 £ |
|---|---|---|
| Laundry income | 1,620 | 1,620 |

## 6. Investment income

| | Unrestricted funds 2026 £ | Total funds 2026 £ |
|---|---|---|
| Investment income | 41,290 | 41,290 |

| | Unrestricted funds 2025 £ | Total funds 2025 £ |
|---|---|---|
| Investment income | 36,095 | 36,095 |

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

### 7. Analysis of expenditure on charitable activities

**Summary by fund type**

| | Unrestricted funds 2026 £ | Total 2026 £ |
|---|---|---|
| Provision of accommodation | 193,151 | 193,151 |

| | Unrestricted funds 2025 £ | Total 2025 £ |
|---|---|---|
| Provision of accommodation | 246,810 | 246,810 |

### 8. Analysis of expenditure by activities

| | Activities undertaken directly 2026 £ | Support costs 2026 £ | Total funds 2026 £ |
|---|---|---|---|
| Provision of accommodation | 189,601 | 3,550 | 193,151 |

| | Activities undertaken directly 2025 £ | Support costs 2025 £ | Total funds 2025 £ |
|---|---|---|---|
| Provision of accommodation | 243,570 | 3,240 | 246,810 |

## 8. Analysis of expenditure by activities (continued)

### Analysis of direct costs

| | Total funds 2026 £ | Total funds 2025 £ |
|---|---|---|
| Staff costs | 71,792 | 71,576 |
| Depreciation | 21,989 | 21,993 |
| Rates & water | 17,498 | 12,402 |
| Insurance | 3,546 | 3,611 |
| Light & heat | 19,857 | 25,123 |
| Repairs & maintenance | 20,162 | 78,404 |
| Gardening incl. gardeners wages | 7,459 | 9,136 |
| Cleaning | 6,496 | 4,633 |
| Security & safety | 8,147 | 7,766 |
| Office expenses | 4,602 | 5,075 |
| Bank charges | 446 | 360 |
| Resident welfare | 2,675 | 2,780 |
| TV Licences | 30 | 23 |
| Trustee indemnity insurance | 514 | 484 |
| Bad debts written off | 4,278 | - |
| Penalty | - | 100 |
| Life insurance | 110 | 104 |
| | 189,601 | 243,570 |

### Analysis of support costs

| | Total funds 2026 £ | Total funds 2025 £ |
|---|---|---|
| Auditors' remuneration | 3,550 | 3,240 |

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

### 9. Auditors' remuneration

| | 2026 £ | 2025 £ |
|---|---|---|
| Fees payable to the charity's auditor for the audit of the charity's annual accounts | 2,200 | 2,000 |
| Fees payable to the charity's auditor in respect of: | | |
| All non-audit services not included above | 1,350 | 1,240 |

### 10. Staff costs

| | 2026 £ | 2025 £ |
|---|---|---|
| Wages and salaries | 68,403 | 66,597 |
| Social security costs | - | 1,680 |
| Contribution to defined contribution pension schemes | 3,389 | 3,300 |
| | 71,792 | 71,577 |

The average number of persons employed by the charity during the year was as follows:

| | 2026 No. | 2025 No. |
|---|---|---|
| Employees | 2 | 2 |

No employee received remuneration amounting to more than £60,000 in either year.

### 11. Pension commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £3,389 (2025 - £3,300).

### 12. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2025 - £NIL).

During the year ended 31 March 2026, no Trustee expenses have been incurred (2025 - £NIL).

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

### 13. Housing properties

| | Housing properties £ |
|---|---|
| **Cost** | |
| At 1 April 2025 | 1,098,920 |
| At 31 March 2026 | 1,098,920 |
| **Amortisation** | |
| At 1 April 2025 | 819,460 |
| Charge for the year | 21,978 |
| At 31 March 2026 | 841,438 |
| **Net book value** | |
| At 31 March 2026 | 257,482 |
| At 31 March 2025 | 279,460 |

Dartford Almshouse Charity has accommodation on two sites.

Gartly Cottages, built in 1841, were purchase by the Charity in 1912. In 1991 the Cottages were extended and renovated to provide 12 homes. The scheme was financed by Housing Association Grant of £458,833 and Residual Mortgage Loan of £106,310.

The 24 units at Loam Court were built in 1975 on land owned by the Charity. Housing Association Grant of £75,759 and Residual Mortgage Loan of £40,003 funded the scheme.

Loam Court was improved at a cost of £314,960 in 1996/97, including Housing Association Grant of £153,000.

In 1999 a warden's office and residents' lounge were created.

## 14. Tangible fixed assets

| | Office equipment £ |
|---|---|
| **Cost or valuation** | |
| At 1 April 2025 | 2,382 |
| At 31 March 2026 | 2,382 |
| **Depreciation** | |
| At 1 April 2025 | 2,339 |
| Charge for the year | 11 |
| At 31 March 2026 | 2,350 |
| **Net book value** | |
| At 31 March 2026 | 32 |
| At 31 March 2025 | 43 |

## 15. Fixed asset investments

| | Unlisted investments £ |
|---|---|
| **Cost or valuation** | |
| At 1 April 2025 | 929,999 |
| Additions | 61,342 |
| Revaluations | 98,309 |
| At 31 March 2026 | 1,089,650 |
| **Net book value** | |
| At 31 March 2026 | 1,089,650 |
| At 31 March 2025 | 929,999 |

Investments comprise of a portfolio of Charitable Common Investment Funds (NAACIF and COIF), both Accumulation and Income units.

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

### 16. Debtors

| | 2026 £ | 2025 £ |
|---|---|---|
| **Due within one year** | | |
| Trade debtors | 7,936 | 12,433 |
| Prepayments and accrued income | 9,304 | 7,962 |
| | 17,240 | 20,395 |

### 17. Creditors: Amounts falling due within one year

| | 2026 £ | 2025 £ |
|---|---|---|
| Bank overdrafts | 30 | 30 |
| Accruals and deferred income | 10,588 | 52,745 |
| | 10,618 | 52,775 |

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

### 18. Statement of funds

**Statement of funds - current year**

| | Balance at 1 April 2025 £ | Income £ | Expenditure £ | Transfers in/out £ | Gains/ (Losses) £ | Balance at 31 March 2026 £ |
|---|---|---|---|---|---|---|
| **Designated funds** | | | | | | |
| Recoupment account | 213,826 | 5,855 | - | 203 | 11,799 | 231,683 |
| Cyclical repairs & maintenance | 36,957 | 1,707 | - | - | 2,485 | 41,149 |
| Extra ordinary repairs | 679,215 | 30,105 | - | 23,472 | 84,025 | 816,817 |
| | 929,998 | 37,667 | - | 23,675 | 98,309 | 1,089,649 |
| **General funds** | | | | | | |
| General Funds - all funds | 417,031 | 287,769 | (193,151) | (23,675) | - | 487,974 |
| **Total Unrestricted funds** | 1,347,029 | 325,436 | (193,151) | - | 98,309 | 1,577,623 |

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

### 18. Statement of funds (continued)

**Statement of funds - prior year**

| | Balance at 1 April 2024 £ | Income £ | Expenditure £ | Transfers in/out £ | Gains/ (Losses) £ | Balance at 31 March 2025 £ |
|---|---|---|---|---|---|---|
| **Unrestricted funds** | | | | | | |
| **Designated funds** | | | | | | |
| Recoupment account | 206,142 | 5,387 | - | 203 | 2,094 | 213,826 |
| Cyclical repairs & maintenance | 36,096 | - | - | - | 861 | 36,957 |
| Extra ordinary repairs | 612,354 | 26,774 | - | 23,004 | 17,083 | 679,215 |
| | 854,592 | 32,161 | - | 23,207 | 20,038 | 929,998 |
| **General funds** | | | | | | |
| General Funds - all funds | 404,057 | 282,991 | (246,810) | (23,207) | - | 417,031 |
| **Total Unrestricted funds** | 1,258,649 | 315,152 | (246,810) | - | 20,038 | 1,347,029 |

### 19. Summary of funds

**Summary of funds - current year**

| | Balance at 1 April 2025 £ | Income £ | Expenditure £ | Transfers in/out £ | Gains/ (Losses) £ | Balance at 31 March 2026 £ |
|---|---|---|---|---|---|---|
| Designated funds | 929,998 | 37,667 | - | 23,675 | 98,309 | 1,089,649 |
| General funds | 417,031 | 287,769 | (193,151) | (23,675) | - | 487,974 |
| | 1,347,029 | 325,436 | (193,151) | - | 98,309 | 1,577,623 |

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

### 19. Summary of funds (continued)

**Summary of funds - prior year**

| | Balance at 1 April 2024 £ | Income £ | Expenditure £ | Transfers in/out £ | Gains/ (Losses) £ | Balance at 31 March 2025 £ |
|---|---|---|---|---|---|---|
| Designated funds | 854,592 | 32,161 | - | 23,207 | 20,038 | 929,998 |
| General funds | 404,057 | 282,991 | (246,810) | (23,207) | - | 417,031 |
| | 1,258,649 | 315,152 | (246,810) | - | 20,038 | 1,347,029 |

### 20. Analysis of net assets between funds

**Analysis of net assets between funds - current year**

| | Unrestricted funds 2026 £ | Total funds 2026 £ |
|---|---|---|
| Tangible fixed assets | 32 | 32 |
| Intangible fixed assets | 257,482 | 257,482 |
| Fixed asset investments | 1,089,650 | 1,089,650 |
| Current assets | 241,077 | 241,077 |
| Creditors due within one year | (10,618) | (10,618) |
| **Total** | 1,577,623 | 1,577,623 |

**Analysis of net assets between funds - prior year**

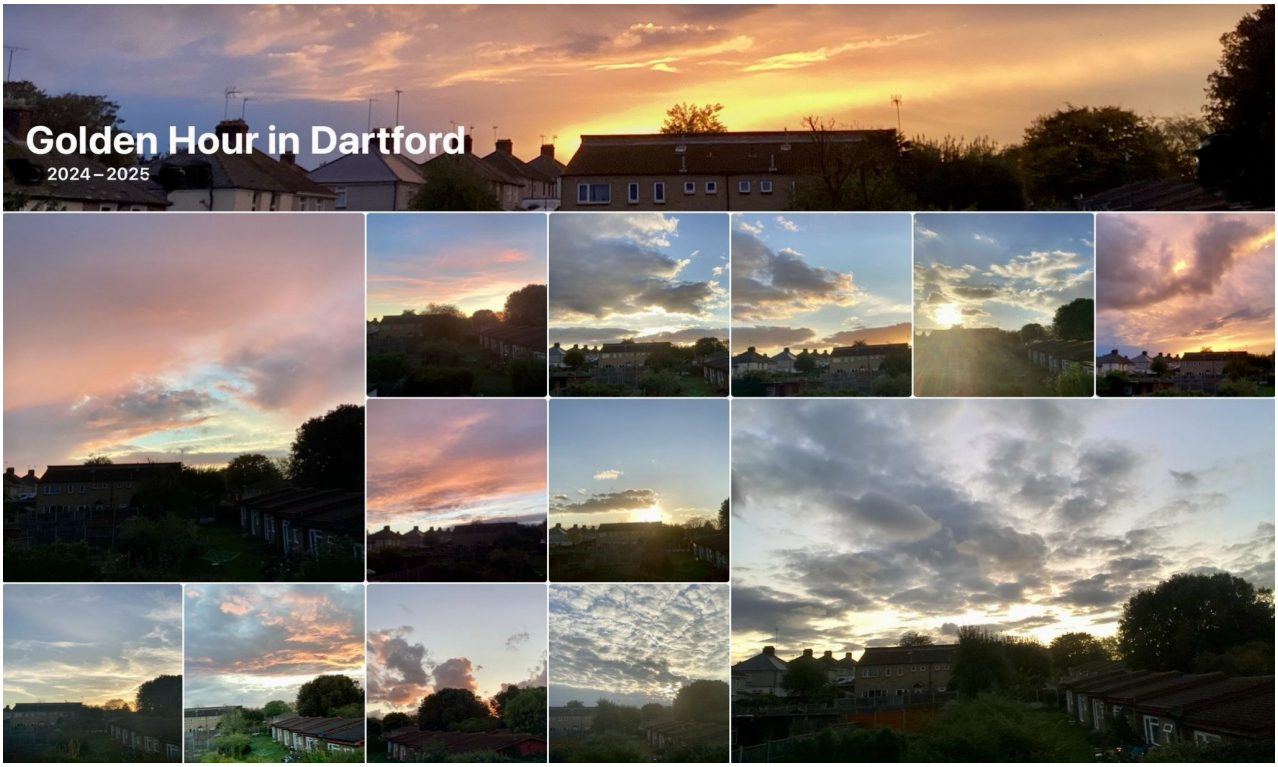
| | Unrestricted funds 2025 £ | Total funds 2025 £ |
|---|---|---|
| Tangible fixed assets | 43 | 43 |
| Intangible fixed assets | 279,460 | 279,460 |
| Fixed asset investments | 929,999 | 929,999 |
| Current assets | 190,302 | 190,302 |
| Creditors due within one year | (52,775) | (52,775) |
| **Total** | 1,347,029 | 1,347,029 |

## 21. Related party transactions

The charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the charity at 31 March 2026.

# DARTFORD ALMSHOUSE CHARITY

ANNUAL REPORT FOR THE FINANCIAL YEAR
2025 / 2026




**DARTFORD ALMSHOUSE CHARITY IS A REGISTERED SOCIAL LANDLORD**

**REGISTERED CHARITY No 210339**

# Introduction

The founding of an Almshouse required benefactors, vision, commitment, co-operation, a sense of making a difference to people's lives and a deep-rooted connection to the wider community from whom the occupants came towards the end of their lives.

The founding Charter also stipulated that residents must be 'poor' and of 'good character': in need of good accommodation and able to be able to contribute to a welcoming and hospitable community.

Today, Dartford Almshouse Charity is no different in terms of requiring trustees, staff, licensees, families, friends, guests, and outside service agencies to work together constructively and in good spirit.

Previously we have revisited how we interview applicants and have agreed to take an approach that is more comprehensive and layered in appreciating what makes for 'poor' and' of good character'. We have broadened our understanding that' poor' can also means 'poor' in terms of receiving family, friends and neighbourly support. In terms of 'good character', we have also decided to ask for both personal and landlord references and to get a feel from our warden as to how they would fit into our community. Our clerk and warden will now visit applicants in their homes to further appreciate their position and report on this to trustees.

Key to the direction and governance of an Almshouse Charity are the trustees who undertake this work in a voluntary capacity, apart from myself who by default, as being Vicar of the parish is Chair and nominated trustees from Dartford Borough Council.

I have always relied on good colleagues to play a prominent role. Currently Gloria Dillon-White and Rosanna Currans are sharing the role of Vice Chair and I am grateful to them for their wisdom and time steering us forward. We have welcomed several new trustees from the wider community, Steve Harper, Karen Dunn and Dan Parrott and are already benefiting from their input.

Finally it is time to say goodbye to some long term stayers: our clerk and warden have informed us that will be retiring soon. Both Kevin and Linda have been the human face of kindness of this charity in exemplary fashion. To whoever succeeds them they will be a hard act to follow!

As for me I am retiring this September and after 33 years of being the formal Chair of this charity I will he putting my feet up! I have at times been quite confrontational when needed. I am sure my successor will have more guile and tact. I wish them well. It is a very rewarding role to perform.

.

Martin Henwood

**Dartford Almshouse Charity**

**Annual Report for the Year 2025/2026**

**What Is An Almshouse?** The recognised definition of an almshouse is:

*An almshouse is a unit of residential accommodation which belongs to a charity, is provided exclusively to meet the charity's purposes (for example the relief of financial need or infirmity) and is occupied or is available under a licence by a qualified beneficiary.*

An almshouse is typically a charity which is established for purposes which are to be furthered by the provision of one or more almshouses. It is usually a charity for the relief of financial hardship by the provision of housing and associated services or benefits which must (or is authorised to) provide its primary benefit by the grant of a licence to occupy the accommodation that it owns to its beneficiaries.

In addition, an almshouse charity is likely to have one or more of the following features:

1. The origin of the charity is a private gift for the relief of poverty.
2. The beneficiaries are required to pay a weekly maintenance contribution that must not be set at a level that would cause hardship.
3. The nature of the accommodation is such that the licence requires that beneficiaries must show particular consideration for the needs of the other residents.
4. A significant proportion of the accommodation is permanent endowment.
5. The beneficial class of the geographical area from which it can be drawn is restricted.

Almshouses are therefore fundamentally different from sheltered accommodation and other forms of affordable housing, whether provided privately or by local or other authorities. The provision of almshouses is usually by charities, often local, run by trustees, and cannot be sold except in very clearly defined circumstances – they are thus intended for use in perpetuity. The essential quality of living within them, also, is communal, sometimes with a warden but often administered by volunteers with the trustees.

Note: Almshouses do not necessarily have the word 'almshouse' in their name; they may be referred to by another title, such as 'College', 'Hospital' or 'Homes'. This is due to the historical nature of some almshouses and the contemporary usage of these terms at the time the almshouse was established.

**History of Almshouses**

The history of almshouses stretches back to medieval times when religious orders cared for the poor. Originally called hospitals or bede houses, in the sense of hospitality and shelter. The oldest almshouse foundation still in existence is thought to be the Hospital of St Oswald in Worcester founded circa 990.

By the middle of 1500s, there were about 800 medieval hospitals spread across the country but the dissolution of the monasteries meant that many were either sold off to landowners or left to ruin. It was during the late sixteenth century that the medieval craft guilds founded many hospitals to provide care for the "elderly decayed" members in their declining years. Today, links with the City Livery Companies remain strong, with many still retaining their own almshouses.

Benefactors came from all walks of life; Kings and Queens, Archbishops and Clergy, the Aristocracy, Merchants and Liverymen. Undoubtedly, many benefactors were driven by conscience and the needs of their fellow men, and perhaps a less charitable explanation was the possibility of securing their own salvation!

In more recent Georgian and Victorian times, almshouses became more urban in character. During the Victorian era housing became a huge social problem as people migrated to towns looking for work. Scandalous conditions of the workhouses inspired wealthy philanthropists to endow almshouses, generally for their local area and in groups of 6-12 dwellings. It is estimated that some 30% of current almshouses were founded during this period.

Almshouses are often splendid historic buildings with fascinating features such as dedications, statues, inscriptions, coats of arms, clock towers and sundials. Many retain beautiful chapels where regular services are still held and provide delightful gardens for their residents. They are often laid out in the traditional three sided square providing a sense of security and community for their residents. A unique feature of an almshouse charity which has been consistent throughout the ages is that they are governed by locally recruited, volunteer trustees whose motives are purely altruistic.

Many of these beautiful, original buildings are still in use and are being restored and extended in order to provide warm, comfortable homes with modern heating, bathrooms and kitchens.

**Almshouses Today**

Whilst many of us may be aware of the traditional and fine almshouse buildings dotted all over the United Kingdom, few perhaps realise how vibrant and relevant the almshouse movement is today and how it continues to provide a strong sense of community; offering safety and security, and making it possible for those in need to continue to live independently, in a locality of their choice, often near to families.

At a time when there is a severe shortage of affordable rental accommodation, the role of almshouse charities is now more vital than ever. In some rural areas, almshouses are the only provider of accommodation for those in need.

Almshouses are managed by volunteers (Trustees), usually people who want to become involved in their local almshouses in order to preserve good quality accommodation for people in need in their area. There is a certain amount of regulation and administration which has to be handled and The Association assists and advises on this. Trustees' support ensures the residents retain their dignity, freedom and independence by allowing them to live their lives as they see fit within a safe and secure environment.

Almshouse charities today have to invest heavily in the modernisation and updating of almshouse dwellings to provide 21st century living, either in building new, contemporary, purpose built flats and bungalows or by refurbishing their (often listed) buildings. Standards of accommodation are continually rising, with technology playing an increasing part in making life easier. Disabled access, internet connection, electronic doors and sophisticated alarms all contribute towards enabling residents to remain independent in their homes for as long as possible. Conversion of bed-sits to single or double bedroom accommodation; wet rooms and the provision of buggy stores are amongst the many improvements being provided.

Running a charity and navigating all the legislation governing the provision of homes and their upkeep, raising funds and managing finances can be difficult, cumbersome and time-consuming. Upgrading listed buildings is complex and expensive, requiring planning and conservation consent. Striking the right balance between offering the highest standards whilst preserving the historic fabric demands patience and close liaison with the authorities.

Some almshouse charities employ a Warden or Scheme Manager to provide support to the residents and assist in the management of the charity. A small number of larger almshouse charities offer extra care and residential care. Generally speaking, anyone wishing to apply for accommodation at an almshouse charity needs to be able to live independently.

The Almshouse Association provides member charities with the support and advice to help trustees manage their almshouses, guidance on how to run a charity and how to assist their residents.

**Who Qualifies to Live in an Almshouse**

Almshouse charities provide accommodation for those in need within a defined beneficiary group which is derived from the wishes of the benefactor and stated in the Objects of the charity in the Governing Document (Scheme). The Charity Commission is the regulator for almshouse charities and permission for any changes to a charity's objects would have to be sought from the Commission.

Each almshouse charity is run by a board of trustees, all of whom are volunteers. The Objects of the charity define the beneficiary group that Trustees are permitted to appoint as residents.

The majority of almshouse residents today are of retirement age, of limited financial means and living within the vicinity of an almshouse charity or have a family connection to the area in which the charity is located. Residents pay a weekly maintenance contribution which is similar to rent but different in law, and less than a commercial rate.

Almshouse trusts were generally founded by benefactors in earlier times to provide for those in need and often to cater for a particular group of people. Today there are almshouses for retired fishermen, miners, retail workers and a host of other groups in addition to the elderly. Some almshouse charities have no age restrictions and are able to accommodate families, the disabled and key workers.

Almshouses are generally considered to be homes for life, with care packages being provided through Social Services if and when additional help is required. For those that appoint younger residents whose circumstances are likely to change through time, the appointment may be for a limited time, such as 5 years with a review of circumstances 6 months before the end of the period.

**The Charity**

Almshouses have existed in Dartford since the 15th century and over the years there have been many bequests of land and property to benefit the poor of the area. Over the passage of time, the original buildings have disappeared but the intent of the original bequests has been continued, in one form or another, by Trustees of the Dartford Almshouse Charity (DAC).

In 1660, Sir John Twistleton conveyed 3 acres of land (called Loam Field) in Lowfield Street Dartford to the Vicar of Dartford and others in exchange for £8 and an acre of land known as Poors Acre near Dartford Heath. Poor's Acre had been given earlier by John Byer to the Vicar to help finance the maintenance of the Spital Houses which he had already given as Almshouses. Spital (sometimes known as 'Twistleton's) Almshouses were at the foot of West Hill Dartford.

In about 1960 these buildings had outlived their usefulness and, together with Lowfield Almshouses and the site of 'The Bungalow' (in Dartford Road) were sold off and the proceeds were put towards the development of Loam Court on part of the Loam Field mentioned above.

The almshouses at Loam Court were officially opened on the 6th February 1975.A Housing Association Grant and a residual mortgage of funded the scheme.

Loam Court was improved at a cost of £314,960 in 1997/98 including a Housing Association Grant.

In 1841 a local lady, Miss Grace Say, began the building of 8 houses on the Dartford Road, known as Gartly Cottages with the intention that they should be almshouses. These she endowed but unfortunately she died before they were completed, and thus her representatives were enabled, by availing themselves of a legal technicality, to deprive the poor of the almshouses intended for their benefit.

Her representatives offered to hand over the houses for £1000, but at that time the parish did not find it possible to raise the amount, so the property remained in their hands.

About 1860, there was a report on the whole question of the varied almshouse provision in Dartford. In 1891, the Lowfield Almshouse Charity was formed and at that time there was also in existence the Spital

Almshouse Charity. In 1899, the Dartford Charities Trust was created and in 1910, the Charity Commissioners made an order amalgamating all almshouse charities operating in Dartford into one organisation called The Dartford Almshouse Charity.

For more than 70 years after Grace Say had passed away Gartly Cottages remained in private hands, let to weekly tenants. Eventually, in 1912, the time arrived when the property came onto the market to be offered by public auction.

The memory of Grace Say, and the tragic story of the property were not forgotten and a few of Dartford's public-spirited citizens felt that now was the opportunity to buy the 8 houses and by handing them over to the local charity Trustees, to carry out the dying wishes of this benevolent lady.

In 1991 the cottages were extended and renovated to provide 12 homes. The scheme was funded by a Housing Association Grant of £458,833 and a residual mortgage loan of £106,310.

The Charity operates under a Charity Commission Scheme of Management dated March 1974, and as amended by a Scheme of 23 November 1990.

We are a Registered Social Landlord with The Homes and Communities Agency and we are a registered charity.

**Our Aims and Objectives**

In many respects our aims and objectives reflect the vision of those who originally gave money and property with the intent that homes should be provided for those in need. As Trustees we are entrusted to keep that vision alive, to safeguard the assets of the Charity and to continue the work of providing homes for those in need.

The original requirement placed on the Trustees was to provide housing for the needy poor of the Parish of Dartford. The most recent Scheme of Management has enabled the Trustees to take a wider view of this requirement and we now consider our area of operation to be within the boundaries of the administrative Borough of Dartford. Of course, in the allocation of properties, which are let under licence, we have regard to the degree of housing need that a person might have and we still consider the

issue of an applicant's financial status, their good character and their ability to resolve their own housing need.

**The Trustees**

The Dartford Almshouse Charity is administered by voluntary Trustees. The Chairman of the Trustees, in accordance with The Scheme of Management, must be the Vicar of Dartford. This is currently The Rev. Martin Henwood of Holy Trinity Church. Dartford Borough Council appoints four Councillors to be Trustees. There are also six nominated Trustees – these are people who are recruited to serve as Trustees and who can bring a range of skills and knowledge to support and develop the work of the DAC. .

The Trustees that have served during the year are –

| | |
|---|---|
| Revd. Martin Henwood | Chair |
| Roger Barton | resigned 2 July 2025 |
| Cllr. Rosanna Currans | |
| Paul Nicholls | |
| Gloria Dillon – White | |
| Cllr. Julie Ozog | |
| Cllr. Marilyn Peters | |
| Stephen Harper | |
| Karen Dunn | appointed 2 July 2025 |

As at the end of the financial year the Charity had three Trustee vacancies.

Through this annual report we would like to thank all the Trustees for the time they freely give to the work of the Charity.

**Our Staff**

The Charity employs two members of staff. (2024–2025= 2).The Clerk, Kevin Ross, who is responsible for the day to day management of the Charity's affairs, and a Warden, Lynda Simnett, whose prime function is to ensure the welfare of our residents.

Lynda will carry out regular checks on the residents to ensure they are well and whether they have any problems on which she can advise or help. She forms an important link between the resident, their family and other agencies and carers. It is not the responsibility of the Warden to provide any form of personal or nursing care. The Warden organises social activities for the residents throughout the year including trips to the coast, summer teas and lunches and Christmas celebrations.

Contracted services include building maintenance, warden alarm system, cctv, window cleaning and grounds maintenance.

**The Almshouses**

The homes we provide are unfurnished dwellings which are let under licence and provided there are no serious breaches of the requirements of that licence, the property is available to that person for as long as they require it.

The accommodation is spread over two sites. At Gartly Cottages, in West Dartford there are eight cottages that were improved in 1991 and provide comfortable compact accommodation on two floors. There are also four bungalows at the rear of the old cottages.

At Loam Court, there are twenty four dwelling (flats and bungalows). Sixteen dwellings are of a good size and suitable to accommodate couples and there are eight small single person flats. At Loam Court there is a communal lounge, kitchen and facilities and the Trustees encourage this to be used for social activities. There is also a small laundry.

The residents do not pay a rent but make a Weekly Maintenance Contribution (WMC). This is made up of an element to cover the costs of providing and maintaining the accommodation and an element to reflect the support costs which fall on the Charity in providing a Warden and other communal facilities. At Loam Court the residents pay a contribution towards the heating costs (a central boiler house provides heating to all dwellings) and to the cost of water (as advised by Thames Water).

**Our Residents**

The selection of residents to occupy the almshouses must be in accordance with the terms of the Management Scheme under which we operate and this was referred to earlier in this report. In essence

we provide accommodation for people in housing need who may be of limited means and who are of good character.
The DAC uses the choice based lettings scheme operated by Dartford Borough Council to find applicants for our properties. The Council provides DAC with a list of interested applicants with an indication of their housing need.

Trustees can also recommend applicants who may not meet the Dartford Borough Council's criteria to be accepted on the Council's waiting list.

The clerk and warden will visit applicants in their current homes to ascertain their current circumstances and report back to the trustees. The Trustees then conduct interviews to select the person in greatest need, who meets our criteria and so far as is possible, to ensure the applicant will settle into the small community that an almshouse setting provides.

We encourage residents to live independently, to get out and about and to become part of the local community. We expect the resident to receive, where necessary, support from family and friends and in more extreme cases to have care packages provided by other agencies. If and when it becomes evident that a resident can no longer support them-self and the accommodation we can offer is not suitable for their needs, it might be necessary for that person to move to supportive care arrangements.

The Charity will do all in its power to give support where it is needed however, when it is not forthcoming from others there is only so much that we can do. We are unable and not permitted by law to provide personal care services.

In such cases it is essential that the Charity works closely with the personal health and social care agencies.

Our Warden is not resident on site but all premises are fitted with emergency alarm call facilities. This is connected to and serviced by a central emergency call centre which will handle any emergency outside the Warden's working hours and take required action.

As mentioned above there is a communal lounge at Loam Court and all residents are encouraged to join in social activities. However, the distance between our two housing schemes (Gartly Cottages and Loam Court) is such that it is difficult for residents at Gartly Cottages to use the facility as much as we would

like. There is no possibility of providing a similar facility at Gartly Cottages because of lack of space for further development.

**The Year 2025/2026**

**Governance**

The Trustees plan to meet 4 times during the year. Additional meetings, to discuss specific issues, will be held as necessary.

Trustees are further regularly updated throughout the year via reports from the Clerk and Warden.

Policies and Procedures are regularly reviewed and updated as necessary.

**Administration of the Charity's affairs**

The administration of the Charity's affairs rests with the Trustees however the day-to-day management rests primarily with the Clerk to the Trustees.

**Financial Matters**

During the year Xeinadin Audit Limited (formally Hedley Dunk) were re-appointed as our Auditors.

The Charity continues to exercise caution and be prudent with regard to financial management.
In January 2026, the Trustees discussed the annual increase to the Weekly Maintenance Charge

as from the week beginning Monday 6 April 2026 and included -

- An increase on the **accommodation** element by CPI (as at September 2025) + 1%. = 4.8%
- Increase in **support** costs of 3.8%.
- The **water** charge is as advised per property by Thames Water.
- **Heating**. Much work was undertaken in negotiating a new gas 3 year contract as from July 2026. These new rates reduces the cost to our residents of approx. 40%.

The budget also included an amount for 'Planned' as well as 'Day-to-Day' Maintenance.

The Charity paid £23,472 (2024–2025 £23,004) into the Extraordinary Repair Fund which is held as an investment with M & G Securities. Overall the net movement on funds was £229,946 (2024 – 2025 £88,380).

The Charity continued to contribute to the Government's Workplace Pensions Scheme. The Charity's contribution during the year was £3,389 (2024–2025 £3,300) which 'matched' the contributions of the staff members. The Trustees also contributed towards life insurance for the staff members.

The Trustees consider the financial impact of any major repair or improvement projects that may be necessary, and in setting the budget an allowance for is made for both 'Planned' as well as 'Day-to-Day' Maintenance.

**The Welfare of Residents**

Our aim is to ensure that residents remain in their homes for as long as they wish or for as long as they can, having regard to the level of care and support they may need. The Trustees are grateful to the families and the support/care staff who have given the extra care needed to individuals to enable our residents to live independently.

During the year DAC encouraged and supported the social activities of the residents through the work of Lynda Simnett our Warden. Finance is included in the annual budget to support social activities.

**Property Repairs and Maintenance**

The Trustees continue to place emphasis on keeping properties in good repair and providing the best possible maintenance service for residents. The budgets are constructed to ensure general maintenance is met from income and that accounts are held for extraordinary repairs and planned maintenance.

The property management agreement with West Kent Housing Association (WKHA) ended in December 2025. This has been replaced with an agreement with Brenwards Limited.

However, staff members are allowed to seek alternative contractors if deemed necessary

During the year a total of £20,162 (2024–2025 £78,404) was spent on repairs, maintenance and renewals and a further £8,147(2024-2025 £7,766) on safety and security.

Regular monitoring of the ‘cash-flow’ and the programming of works resulted in all works being paid for without the need to ‘draw-down’ from investments.

**Grounds Maintenance**

The Grounds Maintenance contractors maintains the quality of the environment of our properties both at Loam Court and Gartly Cottages. The work is carried out to a schedule of seasonal work and from time to time the Charity pay for additional work to deal with specific problems.

**Risk Management Strategy and the Future**

In October 2007, the DAC adopted a Risk Strategy (which was reviewed in October 2019). The strategy was intended to ensure the longer term health of the organisation with regard to financial stability, sound management and the quality of service provision. An associated risk map, which is reviewed annually, sets out to identify the risks, the likelihood of the risk becoming any event and the impact it might have on the organisation. The control system identified the actions and monitoring measures that would be adopted to minimise the risk and thus avoid the event.

The Risk Map is attached to this report as Appendix A.

At Appendix B there is a commentary on the eleven key areas and how the control mechanisms operate.

At Appendix C this report identifies the main risks which confront DAC over the next few years.

DAC September 2026

***Thank you to Brian Newson for front cover photograph showing views from his flat in Loam Court..***