Charity Registration No: 214478

The Walmer Charity

Trustees Annual Report 2025

The Walmer Charity
4-6 Park Street
Deal
Kent
CT14 6AQ

The Walmer Charity - Trustees' Annual report for 2025

The Walmer Charity

Registration number: 214478

Principal and Registered Office: 4-7 Park Street, Deal, Kent, CT14 6AQ

Trustee names: J Pond (chairman); Rev S Cooper; C Cotterell; M Patel; J Applegate.

The trustees submit their annual report and the financial statements of the Walmer Charity (the charity) for the year ending 31 December 2025. The Trustees confirm that the annual report and financial statements of the charity comply with current statutory requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

Charitable Objects

The objects of the charity are the provision of Almshouses for needy persons of not less than 60 years of age who (except in special circumstances to be approved by the Charity Commissioners) are inhabitants of the former Parish of Walmer and those parts of the Parishes of Ripple and Ringwould which lie within the Ecclesiastical Parish of Walmer.

Appointment of Trustees

There shall normally be five trustees, one of whom shall be the vicar of the Ecclesiastical Parish of Walmer. Two trustees shall be residents in the area of the former Parish of Walmer and are appointed by the Charter Trustees of the town of Deal, the appointment being for five years. Two further trustees shall be co-opted through residence, occupation, employment, or otherwise and have a special knowledge of the objects of the charity.

Organisational Structure of the Charity

The clerk is responsible for the day-today administration of the charity and reports to the trustees on a regular basis. The trustees meet as required to ensure that the charity is properly administered and to make policy decisions.

Risks

The assets of the charity being almshouses, the only risks likely to be incurred by the charity are those relating to buildings and to their occupants. The buildings are covered by insurance and all wants of repairs are reported by the occupants to the charity. Repairs are not carried out by the occupants themselves.

Review of the Charity, 2025

The charity provides six almshouses on one site in the parish of Walmer, Kent and during the year has continued to meet its obligations in this regard. The usual annual routine maintenance of the properties has been carried out. Quinquennial and annual inspections were carried out. All matters that were shown by those inspections were dealt with.

The garden and fences have been well maintained. No changes have occurred in respect of the residents. At the beginning of the year, in January, a new year tea party for the residents was held, with food drink and a quiz all provided by the trustees. A card and a tin of shortbread were delivered to each almshouse during Christmas week.

Financial Review

The charity has a total surplus for the year 2025 of £4,018.10. This is the result of (a) a surplus of £6,480.38 in the Current Account and (b) a deficit of £2,468.28 in the COIF funds, in the form of a reduction of the asset value in those investments. All our funds are unrestricted.

Reserves

The reserves of the charity are maintained at a level that the trustees consider will meet future maintenance costs, whether planned or not. They are used as and when necessary to repair and improve its buildings. During the year the charity continued to maintain the increase of its funds, although smaller than previous years.

Internal Financial Control

All financial matters are dealt with through the clerk's independent office and the clerk is responsible for the same to the trustees. There are no serious incidents that need to be reported to the Charity Commission.

Plans for Future Periods

The maintenance payment is to be increased in 2026, in accordance with the erosion of value of money by inflation. Further improvements, including handrails for some steps, and a social event, are among things planned for 2026.

Approved by the Trustees on ..3rd SEPTEMBER.....2026 and signed on their behalf by, J Pond Trustee and Chairman

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Mr J Pond

Chairman & Trustee of The Walmer Charity

CURRRENT ACCOUNT 2025	Account ending 519		
Balance bfwd 1/1/24	£500.00	**Debit**	**Credit**
Receipts			£44,118.48
Payments		£ 44,118.48	
Balance cfwd 31/12/25	£500.00		

2025 - CURRENT ACCOUNT - MONIES IN **Account Ending *********519**

Date	Received From	Amount Received
January		
2	WMC 15 Station Road Walmer	£85.00
2	WMC 11 Station Raod Walmer	£369.00
3	WMC 13 Station Road Walmer	£199.40
3	WMC 9 Station Road Walmer	£340.00
9	WMC 15 Station Road Walmer	£85.00
10	WMC 9a Station Road Walmer	£368.33
13	Credit from Account Ending 024	£553.31
16	WMC 15 Station Road Walmer	£85.00
16	Credit from Account Ending 024	£365.00
20	DDC Benefits	£150.60
21	Credit from Account Ending 024	£140.00
22	Credit from Account Ending 024	£14.65
23	WMC 15 Station Road Walmer	£85.00
27	WMC 15a Station Road Walmer	£365.00
30	WMC 15 Station Road Walmer	£85.00
30	Credit from Account Ending 024	£5.00
31	INTEREST 31JAN GRS 024	£7.87
31	WMC 13 Station Road Walmer	£199.40
February		
3	WMC 11 Station Road Walmer	£369.00
3	WMC 9 Station Road Walmer	£360.00
6	WMC 15 Station Road Walmer	£85.00
7	Credit from Account Ending 024	£597.00
10	WMC 9a Station Road Walmer	£368.33
11	Credit from Account Ending 024	£471.42
13	WMC 15 Station Road Walmer	£85.00
17	DDC Benefits	£150.60
20	WMC 15 Station Road Walmer	£85.00
25	Credit from Account Ending 024	£2,621.97
26	WMC 15a Station Road Walmer	£365.00
26	Credit from Account Ending 024	£625.00
27	WMC 13 Station Road Walmer	£85.00
28	INTEREST 28FEB GRS 024	£6.98
28	WMC 13 Station Road Walmer	£199.40
March		
3	WMC 11 Station Road Walmer	£369.00
3	WMC 9 Station Road Walmer	£360.00
6	WMC 15 Station Road Walmer	£85.00
10	WMC 9 Station Road Walmer	£368.33
13	WMC 15 Station Road Walmer	£85.00
17	DDC Benefits	£150.60
20	WMC 15 Station Road Walmer	£85.00
26	WMC 15a Station Road Walmer	£365.00
27	WMC 15 Station Road Walmer	£85.00
28	WMC 13 Station Road Walmer	£199.40
31	INTEREST 31MAR GRS 024	£6.31

18	WMC 13 Station Road Walmer	£199.40
24	WMC 15 Station Road Walmer	£85.00
28	WMC 15a Station Road Walmer	£365.00
31	INTEREST 31JUL GRS 024	£9.91
31	WMC 15 Station Road Walmer	£85.00
August		
1	WMC 11 Station Road Walmer	£369.00
1	WMC 9 Station Road Walmer	£360.00
4	DDC Benefits	£152.44
7	WMC 15 Station Road Walmer	£85.00
11	WMC 9a Station Road Walmer	£368.33
14	WMC 15 Station Road Walmer	£85.00
15	WMC 13 Station Road Walmer	£187.56
21	WMC 15 Station Road Walmer	£85.00
21	Credit from Account Ending 024	£29.00
26	WMC 15a Station Road Walmer	£365.00
28	WMC 15 Station Road Walmer	£85.00
29	INTEREST 29AUG GRS 024	£10.54
September		
1	WMC 9 Station Road Walmer	£360.00
1	WMC 11 Station Road Walmer	£369.00
1	DDC Benefits	£146.09
4	WMC 15 Station Road Walmer	£85.00
10	WMC 9a Station Road Walmer	£368.33
11	WMC 15 Station Road Walmer	£85.00
12	WMC 13 Station Road Walmer	£187.56
12	Credit from Account Ending 024	£1,132.44
18	WMC 15 Station Road Walmer	£85.00
25	WMC 15 Station Road Walmer	£85.00
26	WMC 15a Station Road Walmer	£365.00
29	DDC Benefits	£152.44
29	Credit from Account Ending 024	£147.56
30	INTEREST 30SEP GRS 024	£12.80
October		
1	WMC 11 Station Road Walmer	£369.00
1	WMC 9 Station Road Walmer	£360.00
2	WMC 15 Station Road Walmer	£85.00
9	WMC 15 Station Road Walmer	£85.00
10	WMC 13 Station Road Walmer	£187.56
10	WMC 9a Station Road Walmer	£368.33
16	WMC 15 Station Road Walmer	£85.00
23	WMC 15 Station Road Walmer	£85.00
27	WMC 15a Station Road Walmer	£365.00
27	DDC Benefits	£152.44
28	Credit from Account Ending 024	£1,350.00
30	WMC 15 Station Road Walmer	£85.00
31	INTEREST 30 OCT GRS 024	£13.11
November		
3	WMC 11 Station Road Walmer	£369.00
4	WMC 9 Station Road Walmer	£360.00
6	WMC 15 Station Road Walmer	£85.00
7	WMC 13 Station Road Walmer	£187.56

2025 CURRENT ACCOUNT - PAID OUT A/c Ending ***** 519**

Date	Paid to	Cheque No:	Amount
January			
2	Account ending 024	Debit	£ 454.00
3	Account ending 024	Debit	£ 539.40
9	Account ending 024	Debit	£ 85.00
10	Account ending 024	Debit	£ 368.33
13	Mr M Glavin	1869	£ 492.00
13	Mr M Glavin	1871	£ 61.31
16	Advent Green Limited	1870	£ 450.00
20	Account ending 024	Debit	£ 150.60
21	Ruth Meakins Cleaning Services	1874	£ 140.00
22	Mrs M I Field	1872	£ 14.65
23	Account ending 024	Debit	£ 85.00
27	Account ending 024	Debit	£ 365.00
30	Advent Green Limited	1873	£ 90.00
31	Rev. S Cooper	1875	£ 106.23
31	Account ending 024	Debit	£ 101.04
February			
3	Account ending 024	Debit	£ 729.00
6	Account ending 024	Debit	£ 85.00
7	Mr M Glavin	1876	£ 597.00
10	Account ending 024	Debit	£ 368.33
11	Post Office Ltd	1877	£ 124.81
11	Advent Green	1878	£ 346.61
13	Account ending 024	Debit	£ 85.00
17	Account ending 024	Debit	£ 150.60
20	Account ending 024	Debit	£ 85.00
25	Hardmans	1879	£ 2,396.52
25	Dover District Council	1880	£ 225.45
26	Mr Robert Wilkie	1881	£ 990.00
27	Account ending 024	Debit	£ 85.00
28	Account ending 024	Debit	£ 206.38
28	Account ending 024	Debit	£ 729.00
March			
6	Account ending 024	Debit	£ 85.00
10	Account ending 024	Debit	£ 368.33
13	Account ending 024	Debit	£ 85.00
17	Account ending 024	Debit	£ 150.60
20	Account ending 024	Debit	£ 85.00
26	Account ending 024	Debit	£ 365.00
27	Account ending 024	Debit	£ 85.00
28	Account ending 024	Debit	£ 199.40
31	Account ending 024	Debit	£ 6.31
April			
1	Account ending 024	Debit	£ 729.00

August				
1	Account ending 024	Debit	£	729.00
4	Account ending 024	Debit	£	152.44
7	Account ending 024	Debit	£	85.00
11	Christine Allen	1897	£	180.00
11	Account ending 024	Debit	£	188.33
14	Account ending 024	Debit	£	85.00
15	Account ending 024	Debit	£	187.56
21	Advent Green Ltd	Debit	£	114.00
26	Account ending 024	Debit	£	365.00
29	Account ending 024	Debit	£	85.00
29	Account ending 024	Debit	£	10.54
September				
1	Account ending 024	Debit	£	875.09
4	Account ending 024	Debit	£	85.00
10	Account ending 024	Debit	£	368.33
11	Account ending 024	Debit	£	85.00
12	Hardmans	1899	£	1,320.00
18	Account ending 024	Debit	£	85.00
25	Account ending 024	Debit	£	85.00
26	Account ending 024	Debit	£	365.00
29	Richard Hawkes	1901	£	300.00
30	Account ending 024	Debit	£	12.80
October				
1	Account ending 024	Debit	£	729.00
2	Account ending 024	Debit	£	85.00
9	Account ending 024	Debit	£	85.00
10	Account ending 024	Debit	£	555.89
16	Account ending 024	Debit	£	85.00
23	Account ending 024	Debit	£	85.00
27	Account ending 024	Debit	£	517.44
28	Mr C Mannell	1902	£	1,350.00
30	Account ending 024	Debit	£	85.00
31	Account ending 024	Debit	£	13.11
November				
3	Account ending 024	Debit	£	729.00
6	Account ending 024	Debit	£	85.00
7	Account ending 024	Debit	£	187.56
10	Account ending 024	Debit	£	368.33
13	Account ending 024	Debit	£	85.00
17	A Britten	1904	£	127.00
18	Advent Green Ltd	1903	£	3,116.70
20	Account ending 024	Debit	£	85.00
24	Mr Richard Hawkes	1906	£	250.00
26	Account ending 024	Debit	£	365.00
27	Account ending 024	Debit	£	85.00
28	Account ending 024	Debit	£	10.86

Charity Registration No: 214478

The Walmer Charity

Financial Statement

For the Year Ended 31st December 2025

Examined by V H Kelly Independent Examiner
1 Greenacre Drive Walmer Deal Kent CT14 7UQ

THE WALMER CHARITY 2025

	Current Account £	Deposit Account £	COIF £	Total £
01/01/2025	500.00	6182.25	126293.38	132975.63
Income 2025	26622.93	0.00		26622.93
Expenditure	-20142.55	0.00	0.00	-20142.55
Asset Value Gain / Loss			-2462.28	-2462.28
Sub Total	6980.38	6182.25	123831.10	136993.73
Cash Transfers In	17495.55	23975.93		41471.48
Cash Transfers Out	-23975.93	-17495.55		-41471.48
31/12/2025	500.00	12662.63	123831.10	136993.73

I have examined the accounting records and documentation presente to me and I am of the opinion that they show a true anf fair financial position of the charity at 31st December 2025

V H Kelly
20/02/2026

TH-WE WALMER CHARITY

OPERATING STATEMENT 2025

	Current Account £	Deposit Account £	COIF £	Total £
Income	26622.93	0.00		**26622.93**
Expenditure	-20142.55	0.00		**-20142.55**
Expenditure - Investment in Shares	0.00		0.00	**0.00**
Asset Value Gain/Loss			-2462.28	**-2462.28**
Net Surplus (Deficit)	**6480.38**	**0.00**	**-2462.28**	**4018.10**

THE WALMER CHARITY

	Current Account					
	Income	Transfers In	Total	Expenditure	Transfers Out	Total
	£	£	£	£	£	£
January	2424.60	1077.96	3502.56	1354.19	2148.37	3502.56
February	2159.31	4315.39	6474.70	4680.39	2523.31	7203.70
March	2158.64	0.00	2158.64	0.00	1429.64	1429.64
April	2160.97	498.00	2658.97	673.00	1985.97	2658.97
May	2254.00	150.00	2404.00	150.00	2254.00	2404.00
June	2209.82	2615.72	4825.54	2700.72	2124.82	4825.54
June				0.00		0.00
July	2254.16	336.73	2590.89	790.06	1800.83	2590.89
August	2152.87	29.00	2181.87	294.00	1887.87	2181.87
September	2301.22	1280.00	3581.22	1620.00	1961.22	3581.22
October	2240.44	1350.00	3590.44	1350.00	2240.44	3590.44
November	2153.19	3341.26	5494.45	3493.70	2000.75	5494.45
December	2153.71	2501.49	4655.20	3036.49	1618.71	4655.20
Total	26622.93	17495.55	44118.48	20142.55	23975.93	44118.48

	Depsit Account				
Income	Transfers In	Total	Expenditure	Transfers Out	Total
£	£	£	£	£	£
	2148.37	2148.37		1077.96	1077.96
	1794.31	1794.31		4315.39	4315.39
	2158.64	2158.64		0.00	0.00
	1985.97	1985.97		498.00	498.00
	2254.00	2254.00		150.00	150.00
	2124.82	2124.82		2615.72	2615.72
	1800.83	1800.83		336.73	336.73
	1887.87	1887.87		29.00	29.00
	1961.22	1961.22		1280.00	1280.00
	2240.44	2240.44		1350.00	1350.00
	2000.75	2000.75		3341.26	3341.26
	1618.71	1618.71		2501.49	2501.49
0.00	23975.93	23975.93	0.00	17495.55	17495.55