Trustees' annual report
for the period

CHARITY COMMISSION
FOR ENGLAND AND WALES

Period start date 01/01/25 Period end date 31/12/25

Charity name CHESTERFIELD UNITED CHARITIES Charity No (if any) 217112

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	THE CHARITY WILL CONTINUE TO PROVIDE ACCOMODATION, TO BOTH MALE AND FEMALE, IN PARTICULARLY THOSE IN NEED / LIMITED MEANS.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	OUR RELIEF IN NEED ACCOUNT IS AVAILABLE TO THOSE, WHO SUBMIT A WRITTEN APPLICATION FOR GRANTS OR MONIES. MONEY IS DISTRIBUTED YEARLY.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	THE TRUSTEES KEEP THEMSELVES UP TO DATE ON CURRENT RECRUITMENT POLICIES, THEY ARE AWARE OF CURRENT REQUIREMENTS, WE FOLLOW OUR RECRUITMENT AND SAFER RECRUITMENT POLICY.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		A WRITTEN APPLICATION MUST BE SUBMITTED TO THE TRUSTEES RELATING TO ANY FUNDING REQUEST, THEY MUST BE IN NEED. IF A PERSON OR ORGANISATION IS DEEMED SUITABLE, THEIR APPLICATION WILL BE CONSIDERED FOR FUNDING. THOSE APPLICATIONS ARE DISCUSSED AT TRUSTEE MEETINGS, THEN ACCEPTED, OR WITH GOOD REASONING, DECLINED.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	DURING 2025, IMPROVEMENTS HAVE BEEN MADE TO BOTH SITES, REGULAR INSPECTIONS ARE MADE AT BOTH SITES. ALL SAFETY CHECKS AND INSPECTIONS HAVE BEEN KEPT UP TO DATE AND MAINTENANCE HAS BEEN KEPT UP TO A GOOD STANDARD. DURING 2025, A RESIDENTS SURVEY WAS CARRIED OUT, WITH A GOOD RESPONSE, AND GREAT FEEDBACK. • FELT SAFE • MAINTAINED WELL • GOOD SUPPORT FROM STAFF • CLEANLINESS. OUR LUCAS MEMORIAL HOMES COMPLEX CONSISTS OF SIX ONE BEDROOM HOMES. ST. HELENS CLOSE IS A PURPOSE BUILT COMPLEX, HOUSING 24 FEMALES. THE FLATS ARE ALL ONE BEDROOM, WITH ON-SITE MANAGEMENT,

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

	SORP reference	
Review of the charity's financial position at the end of the period	Para 1.21	OUR ACCOUNTS THIS YEAR, REFLECT OUR FINANCIAL STATUS WE ARE FINANCIALLY STABLE.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	WE HOLD RESERVES FOR OUR DAY TO DAY RUNNING COSTS AND ONGOING MAINTENANCE.
Amount of reserves held	Para 1.22	OVER £30,000 CCLA FUNDS
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:	SORP reference	
Type of governing document (trust deed, royal charter)	Para 1.25	SCHEME BY THE CHARITY COMMISSION
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	UNINCORPORATED
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	REQUIREMENTS INCLUDING SKILLSET IS DISCUSSED, PRIOR TO ELECTION. ALL TRUSTEES MAKE A JOINT DECISION, WHO TO ELECT. TRUSTEES CURRENTLY IN POST - 8.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	CHESTERFIELD UNITED CHARITIES
Other name the charity uses	
Registered charity number	217112.
Charity's principal address	HEAD OFFICE 25 ST. HELENS CLOSE NEWBOLD CHESTERFIELD S41 7PD

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	WILLIAM LAMBERT			
2	MARTIN THACKER			
3	PATRICIA MASKREY			
4	KEITH FALCONER			
5	MICK BRADY			
6	YVETTE HALLAM			
7	REV. PATRICK COLEMAN			
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Reference and Administrative details (cont)

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

MS. JENNETTE ESTEVEZ – GENERAL MANAGER

Exemptions from disclosure

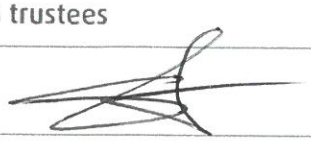
Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	JENNETTE ESTEVEZ	
Position (eg Secretary, Chair, etc)	GENERAL MANAGER	
Date	26 - 10 - 2026.	

THE CHESTERFIELD UNITED CHARITIES

ACCOUNTS

YEAR ENDED 31ST. DECEMBER 2025

CONTENTS

	PAGE
Statement of Assets and Liabilities	1
Receipts and Payments Account	2
Trustees' Certificate	3
Independent Examiner's Report	4

THE CHESTERFIELD UNITED CHARITIES

STATEMENT OF ASSETS AND LIABILITIES
AT 31ST. DECEMBER 2025

	Total	Almshouses branch	Relief in need branch
BANK BALANCES			
As per Receipts and Payments Account	98,719.96	122,677.38	- 23,957.42
INVESTMENTS	1,062,481.64	762,351.34	300,130.30
Quoted investments			
at market valuation			
DEBTORS AND PAYMENTS IN ADVANCE	-	-	-
CREDITORS AND ACCRUALS	7,585.66	7,314.46	271.20

NOTE: No value is included in these accounts for the land and almshouses at St. Helen's Close and Louisa Lucas Memorial Homes which are vested in the Trustees.

THE CHESTERFIELD UNITED CHARITIES

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST. DECEMBER 2025

		2025		2024
RECEIPTS				
Almshouses residents' contributions	134,291.53		128,190.60	
Investment income received	37,133.17		36,115.00	
Bank and COIF interest received	2,167.78		2,317.63	
Donations received	-		-	
Total receipts		173,592.48		166,623.23
PAYMENTS				
Almshouses running costs	(109,921.84)		(96,881.28)	
Distributions made			-	
Clerk's salary	-		-	
Manager Salary and Pension	(41,359.44)		(44,207.77)	
Investment management fees	(8,111.95)		(7,793.43)	
Accountancy	(5,335.44)		(3,866.10)	
Net transfers from(to) Investment Porfolio	(29,021.22)		(28,321.57)	
Total payments		(193,749.89)		(181,070.15)
SURPLUS(DEFICIT)		(20,157.41)		(14,446.92)
Add: Bank balances at 31st. December 2024		118,877.37		133,324.29
Bank balances at 31st. December 2025		98,719.96		118,877.37

THE CHESTERFIELD UNITED CHARITIES
TRUSTEES' CERTIFICATE

We certify that, to the best of our knowledge and belief, the accounting records produced, together with the information and explanations given, constitute a true and correct record of all transactions of the charity for the year ended 31st. December 2025 and we confirm that the accounts, comprising Statement of Assets and Liabilities and Receipts and Payments Account, have our approval.

TRUSTEE

CLERK TO THE TRUSTEES

26/10/2026
DATE

DATE

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Charity Name: THE CHESTERFIELD UNITED CHARITIES

On accounts for the year ended: 31 DECEMBER 2025

Charity no (if any): 217112

Set out on pages: 1 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

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

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

Signed: B. Blakemore **Date**: 26/10/26

Name: BEN BLAKEMORE

Relevant professional qualification(s) or body (if any): ACCA

Address: 40 CLARENCE ROAD
CHESTERFIELD
DERBYSHIRE. S40 1LQ