

**Charity number: 242942**

**CT10 PAROCHIAL CHARITES  
ANNUAL REPORT AND ACCOUNTS  
FOR THE PERIOD ENDED 31 DECEMBER 2025**

Cleverdons  
Chartered Accountants  
7 The Broadway  
Broadstairs  
Kent  
CT10 2AD

**CT10 PAROCHIAL CHARITIES**

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FOR THE PERIOD ENDED 31 DECEMBER 2025**

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**Charity number: 242942**

**CT10 PAROCHIAL CHARITIES**

**LEGAL AND ADMINISTRATIVE INFORMATION  
FOR THE PERIOD ENDED 31 DECEMBER 2025**

**CONTACT ADDRESS**

9 Northcliffe Gardens  
Broadstairs  
Kent  
CT10 3AL

**CHARITY REGISTRATION**

242942

**BANK**

Lloyds Bank  
PO Box 1000  
Andover  
BX1 1LT

**ACCOUNTANTS**

Cleverdons  
Chartered Accountants  
7 The Broadway  
Broadstairs  
Kent  
CT10 2AD

**CT10 PAROCHIAL CHARITIES**

**TRUSTEES ANNUAL REPORT  
FOR THE PERIOD ENDED 31 DECEMBER 2025**

**ADMINISTRATIVE INFORMATION**

CT10 Parochial Charities does not have a permanent address. The correspondent address is 9 Northcliffe Gardens, Broadstairs Kent CT10 3AL. Contact email is ct10charities@gmail.com

The foundation was registered with the Charity Commission in February 2020. The Charity Registration Number is 242942.

**TRUSTEES**

The trustees who have served until the date this report was approved are:

<i>Chair</i>	Ruth Bailey
<i>Other trustees:</i>	Rev Philip Musindi Rev Dominic Fenton (resigned 2 March 2025) Sylvia Mills Roger Binks Jennifer Matterface (resigned 31 July 2025) Michael Garner Jennifer Lambert Ian Dunn Rev Matt Hodder Ian Carter-Chapman Robin Murphy Susan Flory Alexander Borg Susan Murphy Colin Kemp (appointed 21 June 2025)
<i>Clerk:</i>	Ian O'Sullivan

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

CT10 Parochial Charities is a charity governed by the Scheme of the Charity Commissioners dated 29 March 1965 as amended by special resolution dated 11 May 2010. The charity was registered with the Charity Commission in June 1965.

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## **CT10 PAROCHIAL CHARITIES**

### **TRUSTEES ANNUAL REPORT FOR THE PERIOD ENDED 31 DECEMBER 2025**

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)**

The charity began with a bequest to the Vicar of St Peter's Church from Richard Culmer in 1485. He left 6 acres of farmland in Broadstairs town centre now known as Culmer's Amenity Land. In 1726 Hannah Taddy left 4 acres in St Peter's also to the church. Both parcels of land are now non-statutory allotments and bring in regular income in the form of rents. Five other small charities were placed under the umbrella of what is known now as CT10 Parochial Charities.

All trustees give their time voluntary and received no remuneration or other benefits.

In selecting individuals for appointment as trustees, the existing trustees must have regard to the skills, knowledge and experience needed for the effecting administration of the charity.

#### **OBJECTIVES AND ACTIVITIES**

The objective of CT10 Parochial Charities is to distribute grants to the poor and needy within the area postcode CT10. The grants are made where there is no other source of money available, i.e. grants are not made in place of benefits, etc. Income is from the letting of land and the receipt of dividends from our investments.

When planning our activities, the trustees have considered the Charities Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

#### **ACHIEVEMENTS AND PERFORMANCE**

This year saw the departure of our Chair, Jenny Matterface, who received thanks from the Trustees for 12 years of outstanding service to the Charity. Her replacement, Ruth Bailey, has taken over at a time of increased demands on the Charity and a growing need for its services. We have had a very busy year, with a noticeable increase in requests for funding and as a result have given a record amount in grants this year. We were delighted to give a sizeable grant to Charles Dickens School to support their new STEM Club, were able to fund the purchase of high-viz vests for an entire local infants school as well as supporting Thanet Wanderers SEND team and our local youth club. We have seen an increase in requests for curtains and carpeting when new tenants move into social housing, which are handed over often with bare floors. Our thanks must go to Broadstairs Carpets for a fair price and a quick turnaround on jobs. Referrals have increased from the local foodbank and have been steady from social services and other statutory agencies. We increased our Christmas gift scheme to support people struggling with the cost of living at that difficult time of year. We continue to follow our founding principles to support those in need in Broadstairs'

#### **FINANCIAL REVIEW**

CT10 Parochial Charities had receipts of £44,913 (2024: £42,442) and payments of £41,383 (2024: £56,742) during the year. The payments in 2024 included £25,000 invested in the share portfolio. This gives net receipts for the year of £3,530 (2024: net payments of £14,300).

The bank balances carried forward at 31 December 2025 were £90,302 (2024: £86,772).

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**CT10 PAROCHIAL CHARITIES**

**TRUSTEES ANNUAL REPORT  
FOR THE PERIOD ENDED 31 DECEMBER 2025**

**DECLARATION**

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

Signed on behalf of the charity's trustees

A handwritten signature in black ink, appearing to read 'Ruth Bailey', written in a cursive style.

Ruth Bailey  
Chair

Date: 12.4.2026

**CT10 PAROCHIAL CHARITIES  
INDEPENDENT EXAMINER'S REPORT  
FOR THE PERIOD ENDED 31 DECEMBER 2025**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 and 7.

**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 charity'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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;  
or
2. the accounts do not accord with those records.

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 K Cleverdon  
Chartered Accountant  
Cleverdons  
7 The Broadway  
Broadstairs  
Kent CT10 2AD

Date: 14 April 2026

## CT10 PAROCHIAL CHARITIES

RECEIPTS AND PAYMENTS ACCOUNTS  
FOR THE PERIOD ENDED 31 DECEMBER 2025

	<u>2025</u>	<u>2024</u>
	<u>Unrestricted</u>	<u>Unrestricted</u>
RECEIPTS AND PAYMENTS	Funds	Funds
	£	£
<b>Receipts</b>		
Rental income - Culmers	12,530	11,022
Rental income - Taddy's	4,646	4,132
Wayleaves	1	-
Dividends	27,049	26,413
Interest	687	875
	<u>44,913</u>	<u>42,442</u>
<b>Payments</b>		
Grants	35,776	25,054
Flowers for retiring Chair	75	-
Insurance	1,091	1,085
Culmers costs	-	4
Taddy's costs	2,179	1,500
Clerk's honorarium	1,500	1,500
Website	259	259
Printing, postage and stationery	16	60
Accountancy	480	480
Meeting costs	7	-
Investment	-	25,000
Surveyor fees	-	1,800
	<u>41,383</u>	<u>56,742</u>
<b>Net receipts for the year</b>	3,530	(14,300)
Cash funds brought forward	<u>86,772</u>	<u>101,072</u>
Cash funds carried forward	<u>90,302</u>	<u>86,772</u>

Approved by the CT10 Parochial Charities on 12 April 2026 and signed on its behalf.



Ruth Bailey  
Chair

## CT10 PAROCHIAL CHARITIES

STATEMENT OF ASSETS AND LIABILITIES  
FOR THE YEAR ENDED 31 DECEMBER 2025

	<u>2025</u>	<u>2024</u>
	<u>Unrestricted</u>	<u>Unrestricted</u>
	<u>Funds</u>	<u>Funds</u>
	£	£
<b>Cash Funds</b>		
Current account	9,111	10,317
Savings account	81,191	76,455
	<u>90,302</u>	<u>86,772</u>
<b>Investment assets - per valuation</b>		
Land - Culmers allotments	40,740	40,740
Land - Amenity land Alexandra Road	12,850	12,850
Land - Taddy's allotments	40,225	40,225
Share portfolio	869,274	786,355
<b>Liabilities</b>		
Accruals	480	480
Rents received in advance	6,551	5,789