ORIGINAL SIGNED ACCOUNTS
31/12/2025

Charity No: 248134

Whitstable Non-Ecclesiastical Charities

Financial Statements

Year Ended 31 December 2025

Whitstable Non-Ecclesiastical Charities
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Whitstable Non-Ecclesiastical Charities
Details
Year Ended 31 December 2025

Charity Number:	248134
Chair:	Sharron Sonnex
Trustees:	Rev Paulette Joanne Stubbings Jane Thompson Robert Sonnex Michael John White Janet Henley Janet Newcombe Joanna Waller Rev Sally-Ann Pickersgill (appointed 22 September 2025)
Registered Address:	PO Box 1247 WHITSTABLE Kent CT1 9UT
Accountants:	The Bubb Sherwin Partnership Limited 100 High Street, Whitstable, Kent CT5 1AZ
Bankers:	Lloyds TSB Bank PLC High Street Whitstable Kent

Whitstable Non-Ecclesiastical Charities
Trustees Report
Year Ended 31 December 2025

The Trustees present their report along with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities' issued in 2005.

Objects of the Trust:
The objects of the Trust are the management of the property and investments of the Whitstable Non-Ecclesiastical Charity, the Charity of Clara Elizabeth Ridout and the Charity of Ellen Sarah Hext. The income produced from the management of the charity's property and investments is applied after making two regular donations as laid clown by the Scheme of 6th February 1999 amended by the Scheme dated 15th October 2004 for the relief from hardship or distress of persons resident in Whitstable.

Review of Activities and Future Developments:
The charity is financed from rents collected from properties owned in Whitstable and the surrounding area and from interest on invested funds and this will continue in future.

Structure, governance and management:

Governing Document:
The Trust is governed by a scheme made on 25th August 1978 amended on VI' February 1999 and 15th October 2004, and is registered with the Charity Commissioners as Charity Number 248134.

Risk management
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Trustees' responsibilities in relation to the financial statements
Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the trustees have:

- selected suitable accounting policies and then applied them consistency;
- made judgments and estimates that are reasonable and prudent;
- stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepared the financial statements on the going concern basis.

The trustees have overall responsibility for ensuring that the charity has appropriate systems of controls, financial and otherwise. They are also responsible for keeping proper accounting records which 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. 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.

This report was approved by the Trustees on 21st September 2026 and was signed by Chairman.

Signed

Whitstable Non-Ecclesiastical Charities
Bank Control
Year Ended 31 December 2025

Balances at 1 January 2025				
Lloyds:	Current Account no: 00135065		31,962.15	
	Saving Account no: 00722025		31,149.01	
	Deposit Account no 516233852-779		105,150.51	
	Deposit Trade ID: 22677241LS		-	
	Deposit Trade ID: 22677243LS		-	
COIF Charities Deposit			15,000.00	
			183,261.67	
Receipts and payments - per periodic/quarterly statements				
3 months to	31.03.25		40,105.62	29,223.07
3 months to	30.06.25		27,286.63	29,969.39
3 months to	30.09.25		57,828.31	27,707.99
3 months to	31.12.25		75,919.29	30,753.28
Balances at 31 December 2025, per reconciliation below				**266,747.79**
			384,401.52	**384,401.52**
Balances at 31 December 2025				
Bank reconciliation:	As at 31.12.25			
Lloyds:	Account no 00135065			
	Balance per bank statement			22,664.17
	Account no 00722025			
	Balance per bank statement			46,570.78
	Account no S16233852-779			
	Balances per bank statements			
	Trade ID: 16233822LS		107,366.89	
	Trade ID: 22677241LS		35,056.11	
	Trade ID: 22677243LS		40,089.84	
				182,512.84
COIF Charities Deposit				15,000.00
Total at 31 December 2025				**266,747.79**

Whitstable Non-Ecclesiastical Charities
Caxtons Statements - Cash Receivable
Year Ended 31 December 2025

Date	Total	Rent	Insurance	Cash Retained	Insurance excess
11.04.2025	50,064.28	50,064.28	-	-	-
14.07.2025	59,822.19	59,822.19	-	-	-
13.10.2025	60,519.88	60,519.88	-	-	-
13.01.2026	37,024.99	37,024.99	-	-	-
	207,431.34	**207,431.34**	**-**	**-**	**-**

Whitstable Non-Ecclesiastical Charities
Caxtons Statements - Disbursements Analysis
Year Ended 31 December 2025

Date	Details	Total	Maintenance/ Repairs	Insurance	Prof. fees/ Mangt fees	Credit Card
Jan-Mar 25	Clear Group	-179.09	-179.09			
Jan-Mar 25	Clear Group	1,354.35	1354.35			
Jan-Mar 25	Clear Group	967.43	967.43			
Jan-Mar 25	Clear Group	2,063.89	2,063.89			
Jan-Mar 25	Clear Group	2,787.25	2,787.25			
Jan-Mar 25	Clear Group	2,087.64	2,087.64			
Jan-Mar 25	Clear Group	1,992.05	1,992.05			
Jan-Mar 25	Clear Group	3,789.36	3,789.36			
Jan-Mar 25	Clear Group	3,547.88	3,547.88			
Jan-Mar 25	Clear Group	1,305.09	1,305.09			
Jan-Mar 25	Caxtons Comm. Ltd (Comm Mangt Fees)	3,036.00			3,036.00	
Jan-Mar 25	Caxtons Comm. Ltd (Comm Mangt Fees)	420.00			420.00	
Jan-Mar 25	Caxtons Comm. Ltd (Comm Mangt Fees)	360.00			360.00	
Jan-Mar 25	Caxtons Comm. Ltd (Comm Mangt Fees)	360.00			360.00	
Jan-Mar 25	Caxtons Comm. Ltd (Comm Mangt Fees)	447.50			447.50	
Jan-Mar 25	Caxtons Comm. Ltd (Comm Mangt Fees)	659.84			659.84	
Jan-Mar 25	Caxtons Comm. Ltd (Comm Mangt Fees)	1,754.00			1,754.00	
Jan-Mar 25	Caxtons Comm. Ltd (Comm Mangt Fees)	168.00			168.00	
Jan-Mar 25	Caxtons Comm. Ltd (Comm Mangt Fees)	285.00			285.00	
		27,206.19				
Apr-Jun 25	Caxtons Comm. Ltd (Comm Mangt Fees)	2,700.00			2,700.00	
Apr-Jun 25	Caxtons Comm. Ltd (Comm Mangt Fees)	593.06			593.06	
Apr-Jun 25	Caxtons Comm. Ltd (Comm Mangt Fees)	625.76			625.76	
Apr-Jun 25	Caxtons Comm. Ltd (Comm Mangt Fees)	2,370.51			2,370.51	
		6,289.33				
Jul-Sep 25	Caxtons Comm. Ltd (Comm Mangt Fees)	1,333.77			1,333.77	
Jul-Sep 25	Caxtons Comm. Ltd (Comm Mangt Fees)	942.21			942.21	
Jul-Sep 25	Caxtons Comm. Ltd (Comm Mangt Fees)	1,314.88			1,314.88	
Jul-Sep 25	Caxtons Comm. Ltd (Comm Mangt Fees)	80.64			80.64	
		3,671.50				
Oct-Dec 25	Kents maintenance team	480.00	480.00			
Oct-Dec 25	Caxtons Comm. Ltd (Comm Mangt Fees)	403.00			403.00	
Oct-Dec 25	Caxtons Comm. Ltd (Comm Mangt Fees)	643.00			643.00	
Oct-Dec 25	Caxtons Comm. Ltd (Comm Mangt Fees)	1,175.50			1,175.50	
		2,701.50				
		39,868.52	**20,195.85**		**19,672.67**	
		39,868.52	**20,195.85**		**19,672.67**	

Whitstable Non-Ecclesiastical Charities
Rent Receivable Control
Year Ended 31 December 2025

Opening balances	38,735.44			2890.38
(Less) Unallocated/Tenant Recoverable	*-2,750.00*			-
	35,985.44			**2,890.38**
Cash received:		**Caxtons**	**Fisk House**	
3 months to: 31.03.25		33,095.06	2,211.45	
3 months to: 30.06.25		22,858.09	2,325.45	
3 months to: 30.09.25		53,532.86	2,271.45	
3 months to: 31.12.25		56,848.38	2,229.45	
		166,334.39	**9,037.80**	**175,372.19**
Disbursements - per Schedule				
Maintenance/repairs and Insurance				
11.04.2025			19,715.85	
14.07.2025			-	
13.10.2025			-	
13.01.2026			480.00	**20,195.85**
Management fees:				
11.04.2025			7,490.34	
14.07.2025			6,289.33	
13.10.2025			3,671.50	
13.01.2026			2,221.50	**19,672.67**
Fisk House Rents	**9,037.80**			
Caxtons - Cash receivable per schedule				
Rents	207,431.34			
Insurance recoverable	-			
Cash retained (contra)	-			
	207,431.34			
Closing balances	**2,701.50**			**37,024.99**
Difference				
	255,156.08			**255,156.08**

Whitstable Non-Ecclesiastical Charities
Balance Sheet Schedule
Year Ended 31 December 2025

	2025	2024
Debtors:		
Caxtons (rent paid after accounting date)	37,024.99	38,735.44
Refund due on overstated amount paid to Furley Page on cheque no 1197	-	30.00
	37,024.99	**38,765.44**
Creditors and accruals:		
Caxtons:		
Caxtons commission fees	2,221.50	2,230.38
Repairs and maintenance	480.00	660
Accruals:		
Independent Examiners	1,020.00	1,020.00
BSPL Accountants	3,600.00	3,600.00
	7,321.50	**8,370.38**

Whitstable Non-Ecclesiastical Charities
Analysis Of Furley Page
Year Ended 31 December 2025

			2025
Furley Page LLP:			
Professional Costs:			
08/01/2025	FURLEY PAGE LLP 300000001491758440 INVOICE	1,200.00	
24/02/2025	FURLEY PAGE LLP 600000001513295421 INVOICE	1,800.00	
28/04/2025	FURLEY PAGE LLP 200000001546152969 INVOICE	360.00	
07/07/2025	FURLEY PAGE LLP 400000001595608979 INVOICE	288.00	
Adjustments to clear old outstanding balance		30.00	
		30.00	
			3,678.00
Other Legal Fees:		-	
		-	
Total			3,678.00

Whitstable Non-Ecclesiastical Charities
Statement of Financial Activities
Year Ended 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Incoming resources					
Incoming resources from generated funds:					
Investment income	2	239,486	-	239,486	191,018
Incoming resources from charitable activities:					
Insurances recoverable		-	-	-	-
Total Incoming Resources		**239,486**	**-**	**239,486**	**191,018**
Resources expended				239,486	
Cost of generating funds					
Cost of maintaining investments	3	43,651	-	43,651	55,354
Charitable activities	4	76,919	-	76,919	91,815
Governance costs					
Administration expenses	5	36,983	-	36,983	58,696
Total resources expended		**157,553**	**-**	**157,553**	**205,866**
Net (resources expended)/ incoming resources		**81,934**	**-**	**81,934**	**(14,847)**
Unrealised (losses)/gains on investments	6 & 7	(9,745)	-	(9,745)	12,498
Net movement in funds		**72,189**	**-**	**72,189**	**(2,349)**
Fund balances brought forward at 1 January 2025		**3,388,131**	**-**	**3,388,131**	**3,390,480**
Fund balances carried forward at 31 December 2025		**3,460,320**	**-**	**3,460,320**	**3,388,131**

All of the above results are derived from continuing activities. All gains and losses recognised in the year are included above.

Whitstable Non-Ecclesiastical Charities
Balance Sheet
Year Ended 31 December 2025

	Notes		2025		2024
Fixed assets					
Tangible assets	6		2,771,962		2,771,962
Investments	7		391,907		401,652
			3,163,869		**3,173,614**
Current assets					
Debtors	8	37,025		38,765	
Cash at bank and in hand		266,748		183,262	
		303,773		**222,027**	
Creditors: Amounts failing due within one year	9	7,322		7,510	
Net current assets			**296,451**		**214,517**
Net assets			**3,460,320**		**3,388,131**
Funds:					
Unrestricted Funds					
General funds at 1 January 2025		3,388,131		3,390,480	
(Deficit)/Surplus for the year		72,189		(2,349)	
General funds at 31 December 2025			**3,460,320**		**3,388,131**
Total funds			**3,460,320**		**3,388,131**

The financial statements on pages 1 to 12 were approved by the trustees on 21/09/ 2026 and signed on their behalf by:

_____ (Trustee)

1. Accounting policies

(a) Basis of preparation

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets and in accordance with the Financial Reporting Standards for Smaller Entities (effective January 2007), the Charities Act 1993 and in accordance with the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" published in 2005 and applicable accounting standards.

(b) 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.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

(c) Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

No amounts are included in the financial statements for services donated by volunteers.

(d) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources. Grants offered subject to conditions which have not been met at the year end are noted as a commitment but not accrued as expenditure.

2. Investment income

	2025	2024
Bank Interest receivable	2,784	3,177
Rent received	213,719	181,390
Investment income	5,565	5,558
Other income	17,418	894
	239,486	**191,018**

3. Costs of maintaining investments

Property management fees	19,673	9,935
Property repairs	4,262	23,359
Property insurance	19,716	21,005
Other property expenses	-	1,055
	43,651	**55,354**

		2025		2024
4. Charitable activities				
First charges on income:				
(a) Parochial Church Cncil of Whitstable	500		500	
Endowed School	3,150	3,650	3,150	3,650
Regular grants		51,325		77,169
Society of St Vincent de Paul		14,500		3,650
Special Grants		7,444		7,346
		76,919		**91,815**
5. Administrative expenses				
Furley Page professional fees (per Schedule)		3,678		52,458
Clerking admin Fee		28,000		-
Other professional fees		3,600		3,600
Independent examiners fees		1,020		1,020
Indemnity insurance		685		1,581
Sundry expenses		-		38
		36,983		**58,696**
6. Tangible assets				
Freehold property (As valued in March 2011)		2,600,000		2,600,000
Storage facilities and residential unit		166,283		166,283
Release of retention		5,679		5,679
		2,771,962		**2,771,962**
7. Investments				
BLK Charities UK Equity Fund A Inc		149,571		149,571
BLK Charities UK Bond Fund A Inc		9,220		9,220
COIF Charity Income Shares		168,126		176,578
COIF Charity Accumulation Shares		64,990		66,282
		391,907		**401,652**
8. Debtors				
Outstanding rents paid after accounting date		37,025		38,735
Refund due on Furley Page cheque		-		30
		37,025		**38,765**
9. Creditors: amounts falling due within one year				
Sundry creditors - Property Management		2,702		2,890
Accruals		4,621		4,620
		7,322		**7,510**

10. Unrestricted funds

The General Reserve represents the free funds of the charity which are not designated for particular purposes.

Audit & Accounts Pro Limited
Chartered Accountants & Registered Auditors

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Independent examiner's report on the accounts
To the trustees of Whitstable Non-Ecclesiastical Charities
For the year ended 31 December 2025 – Charity Number: 248134

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2025, which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

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 sections 145(5)(b) of the Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

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.

Fatima Siddiqui ACA FCCA



Audit & Accounts Pro Limited
Chartered Accountants & Registered Auditors
Suite 2
9 West End
Kemsing, Sevenoaks
Kent
TN15 6PX

Date: 22nd September 2026

ICAEW CHARTERED ACCOUNTANT