



Annual Report and Accounts

2025/2026

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Front cover image: Charivar credit: Matt Rowe

Reference and administrative details of the charitable company, its trustees and advisers

For the year ended 31 March 2026

Trustees

Robert Sackville-West DL (Chair)
Kruti Shrotri (*resigned 28 November 2025*)
Hugo Fenwick DL (*resigned 16 May 2025*)
Dr Emilia Falcetti Boscawen
Gail Hall DL
Russell Race JP, DL (*resigned 16 May 2025*)
Munyaradzi Badze
Samantha Cooper-Gray
(*appointed 28 November 2025*)
Cheryl Wing-Han Chan
Trevor Minter OBE DL
Elizabeth Kate Fenwick DL
(*appointed 16 May 2025*)
Penelope Harris
Tim Williams (*appointed 15 May 2026*)
Nitin Shrotri (*appointed 15 May 2026*)
Susan Green (*appointed 15 May 2026*)

Company registered number
04088589

Charity registered number
1084361

Registered office
Evegate Park Barn
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Smeeth
Ashford
Kent TN25 6SX

Company secretary
Angela Davis

Chief executive
Catherine Glover (*appointed 7 April 2025*)

Independent auditors

TC Group
One Bell Lane
Lewes
East Sussex
BN7 1JU

Bankers

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4JQ

Metro Bank
One Southampton Row
London WC1B 5HA

Solicitors

Bates Wells Braithwaite
10 Queen Street Place
London EC4R 1BE

Patron

The Lady Colgrain, Lord-Lieutenant of Kent

Vice Presidents

Lady Anne-Marie Nelson CBE, DL
Rt Rev Dr Jonathan Gibbs, Bishop of Rochester

Investment Managers

Sarasin & Partners LLP
100 St. Paul's Churchyard
London EC4M 8BU

CCLA Investment Management Limited
One Angel Lane
London EC4R 3AB

Website

www.kentcf.org.uk

Chief Executive Foreword



This has been a year of strong delivery and important progress for Kent Community Foundation, set against a backdrop of continued demand for support across our communities. It also marks my first year as Chief Executive, a year that has both inspired and humbled me in equal measure. I feel immensely proud to have joined a network of people who care deeply about their communities.

During 2025/26, we awarded 744 grants to 543 organisations, individuals and families, distributing over £3 million in funding to support people and communities across Kent and Medway.

Behind these figures are thousands of lives positively impacted, made possible in large part by the commitment, passion and determination of grassroots organisations that continue to provide vital services and support in the face of ongoing social and economic pressures. It has been a privilege to see first-hand the difference this work makes and the resilience of the communities we serve.

We have also continued to strengthen the quality and reach of our grant-making. With a 75% application success rate and a strong focus on smaller, grassroots organisations, we remain committed to ensuring funding reaches those closest to community need. Our work this year has been underpinned by collaboration, trust and an increasing emphasis on multi-year and flexible funding support.

Alongside grant-making, this has been a year of significant organisational development. We have completed a comprehensive brand refresh and updated our mission, vision and values, ensuring that how we present ourselves reflects the clarity, confidence and ambition of our work. At the same time, we have developed a new three-year Business Plan (2026–2029), setting out a clear direction, focused on growing local philanthropy, delivering best-practice and impactful grant-making, and building a strong and resilient Foundation for the future.

We have also strengthened our governance and internal foundations. This includes the introduction of a new approach to pay and benefits, informed by an independent reward review. This is a deliberate commitment to investing in our team, ensuring we attract, retain and support a high-performing group of people who are essential to delivering our mission.

As we look ahead, we are both ambitious and optimistic. Our new Business Plan will guide us in deepening our impact across our new impact areas of Mental health and wellbeing; Children, young people and families; Crisis and basic needs; Connected communities, and the Environment - each reflecting where the greatest need exists and where we can make the greatest difference across Kent and Medway. At the same time, we see significant opportunity to engage new donors and partners, people who share our belief in the power of local philanthropy and who want to be part of a network that cares deeply about Kent and Medway.

Kent Community Foundation is, at its heart, a network of people who care about fairness, opportunity and strengthening communities for the long-term. I am deeply grateful to our donors for their generosity and trust in this mission, and to our partners, trustees and staff for their commitment, insight and dedication over the past year.

Together we are building something that will endure, and I am optimistic that together we will meet the challenges and opportunities that will shape the future of our communities for the years ahead.

A handwritten signature in dark ink, appearing to read 'C. Glover', written in a cursive style.

Catherine Glover
Chief Executive

Chair's report

I am pleased to share the Board's perspective on 2025/26 - a year that has reinforced Kent Community Foundation's vital role in supporting communities across Kent and Medway, while strengthening our foundations for the future.

The Board is proud of the impact achieved this year, both in the scale of grant-making and the quality of support provided to organisations and individuals. In the context of continued and growing demand, the Foundation has demonstrated clarity of purpose, strong operational performance and a commitment to ensuring funding reaches those most in need. These outcomes reflect the professionalism and dedication of the staff team, alongside the trust placed in us by donors and partners.

This year has also been one of transition and renewal at Board level, reflecting our continued focus on ensuring the Board remains effective, diverse and well-positioned to support the Foundation's future ambitions. On behalf of the Board, I would like to acknowledge and thank departing trustees for their contribution, commitment and support to Kent Community Foundation, and to welcome new appointees whose skills, perspectives and experiences will help guide the Foundation through its next phase of development.

The appointment of a new Chief Executive was a significant milestone, and the Board has been encouraged by the leadership shown in shaping the new three year Business Plan and strengthening internal resilience. In parallel, we have begun succession-planning for my own role as Chair, ensuring continuity, stability and effective leadership into the future.



The past year has also brought renewed confidence and optimism for the wider Community Foundations network.

New leadership at UK Community Foundations has provided fresh energy and a stronger collective voice, reinforcing the importance of place based philanthropy at a national level.

The UKCF's 50th anniversary, celebrated at Lancaster House, provided a moment to reflect and to look ahead to the role Community Foundations must continue to play in addressing complex local challenges.

I would like to thank my fellow trustees for their time and expertise, our donors and partners for their generosity and trust, and the staff team whose commitment underpins everything Kent Community Foundation achieves. With strong governance, a clear strategy and deep roots in our communities, the Board remains confident in the organisation's direction and its ability to continue making a meaningful difference across Kent and Medway.

A handwritten signature in dark ink, reading 'Robert Sackville-West'.

Robert Sackville-West DL
Chair

Our new mission, vision and values

As part of our brand refresh we updated our mission, vision and values to better reflect our focus as an organisation and our commitment to the communities we serve.

Mission

As a grant maker, we partner with individuals, businesses, trusts and foundations to fund and strengthen grassroots organisations creating positive change in Kent and Medway. Together, we support communities to thrive, now and in the future.



Vision

A Kent and Medway where every community has the opportunity to thrive.



Values



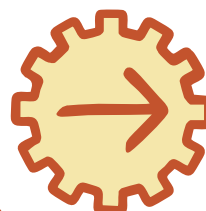
Community first

Local people and grassroots organisations are at the heart of everything we do. They know their communities best, and we listen, support, and help them thrive.



Partnership

Lasting change happens when we work together. By building strong relationships with donors and community groups, we make every partnership count.



Purposeful giving

We ensure funding reaches where it's needed most. Guided by local insight and a deep understanding of community needs, we create lasting impact by giving with purpose.

Our impact

In 2025/2026 our priority areas for grant-making have been:



Children, young people and families

Enabling young people and families to overcome disadvantage and achieve their potential.



Vulnerable adults

Promoting the inclusion, wellbeing and independence of vulnerable adults.



Elderly and isolated

Enabling the elderly to stay well, healthy, connected and independent.



Employability, skills and enterprise

Raising the aspirations and increasing the skills and opportunities of people who are far from the labour market due to a range of circumstances that can present barriers to self-fulfilment, employment and training.



Environment

Supporting projects which enrich nature, connect people with green spaces and enable more sustainable ways of living in Kent and Medway.

2025/26

Celebrating
25 years



£30 million
endowment



Awarded
£3 million+
in grants



£2.82 million
raised



744
grants
awarded



193 first-time
applicants





Music Man Project

Our objectives

In advance of the launch of our new strategy and business plan for 2026-2029, Kent Community Foundation are pleased to report the following achievements under our objectives for the year ended 31 March 2026:

Objective	Achievement
Secure minimum donations of £2.85m	Donations of £2.82m
Distribute grants of at least £3.2m	Grants of £3m + loans of £243k
Fully embed our DEI strategy across the organisation	Ongoing
Begin developing our new three-year business plan	Completed
Secure core funding over five years	Significant steps forward in discussions with our core funders
Maintain a minimum of six months' reserves policy	Achieved
Complete and launch our brand refresh	Completed

Grant-making

888 grant applications processed

(223 regretted)

744 grants awarded

to 543 organisations*, individuals and families**

193 applications from new organisations

78 awarded grants

75% application success rate

(2024/25: 73%)

£3,006,296 in grants awarded

(2024/25: £2,981,537)

* This includes loans and donations

** Some organisations received more than one grant in the review period

Kent Community Foundation's grants team brings extensive local knowledge and grant-making expertise, enabling the Foundation to direct funding to where it is most needed. The team works closely with donors, providing insight into local need while also facilitating donor-defined giving in line with individual priorities.

There are several thousand voluntary and community organisations operating across Kent and Medway. Our ambition is to reach as many organisations as possible with an annual income of under £1 million, with a particular focus on grassroots groups delivering high quality, impactful work outside the spotlight.

All grant applications are subject to a robust due diligence and assessment process, ensuring that funded organisations are well governed, financially viable and delivering meaningful benefit to their communities. Grant recipients are required to report on how funding has been used, as well as the outcomes achieved and challenges encountered. This feedback includes both qualitative and quantitative data and is used to demonstrate impact to stakeholders, including fundholders, and to the wider public.

We are committed to proportionate grant-making, tailoring processes to reflect the size of the organisation and the level of funding awarded. The Foundation strives to be an open, transparent and accessible funder, placing trust at the heart of its relationships with community organisations. Our grant-making policy is reviewed by the trustees at least every two years to ensure it remains appropriate, effective and aligned with best practice.

Overall, we made good progress in targeting our priority districts (Dartford, Gravesham and Swale) and have been very successful in stewarding unrestricted funding to many of our grantees. We have also focused on larger grants and smaller groups, multiplying the impact of our giving. Fund attrition during the year had a slight impact on grants paid out. However, it was pleasing to note the continued popularity of our micro route, focusing support on the smallest of groups. Collaboration with other funders has been strong, including the John Swire 1989 Charitable Trust and the Frank Brake Charitable Trust. Grantee support activities – advising, visiting, convening, connecting and encouraging – have been at the centre of our work.

We remain committed to increasing the number of multi-year grants awarded, recognising their value in providing stability and enabling organisations to plan and deliver more effectively. This remains a key ambition that the Foundation will continue to champion.

Kent Social Enterprise Loan Fund (KSELF)

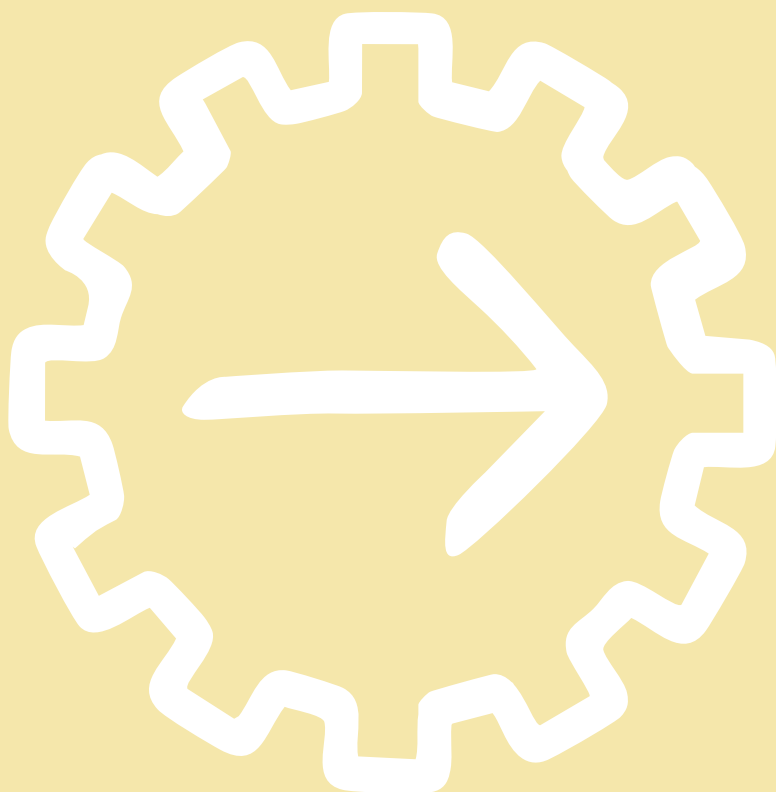
The Kent Social Enterprise Loan Fund (KSELF) is a social lending programme that aims to break down barriers that prevent charities and social enterprises from accessing finance, while encouraging a more enterprising approach to achieving positive change in local communities. It offers unsecured loans of between £10,000 and £100,000, typically including a grant element of up to 30% of the loan value, making finance more accessible and affordable.

KSELF was established in March 2012 with an initial £1 million investment from Kent County Council. Further contributions of £1 million were received in both 2013 and 2014, followed by an additional £500,000 in October 2017 through the Growth Fund. Funding received from The National Lottery Community Fund under the Growth Fund programme is treated as restricted income in these accounts.

KSELF is now well established and provides an important source of repayable finance for Kent-based charities and social enterprises seeking to grow, diversify or strengthen their operations for community benefit. As finance is repaid, funds are reloaned and reinvested back into local communities.

Since inception, we have approved 82 loans to organisations operating across the county.

In 2025/26, five loans with a total value of £300,000 were advanced (2024/25: seven loans valued at £265,500 were advanced). These figures include any associated grant element.

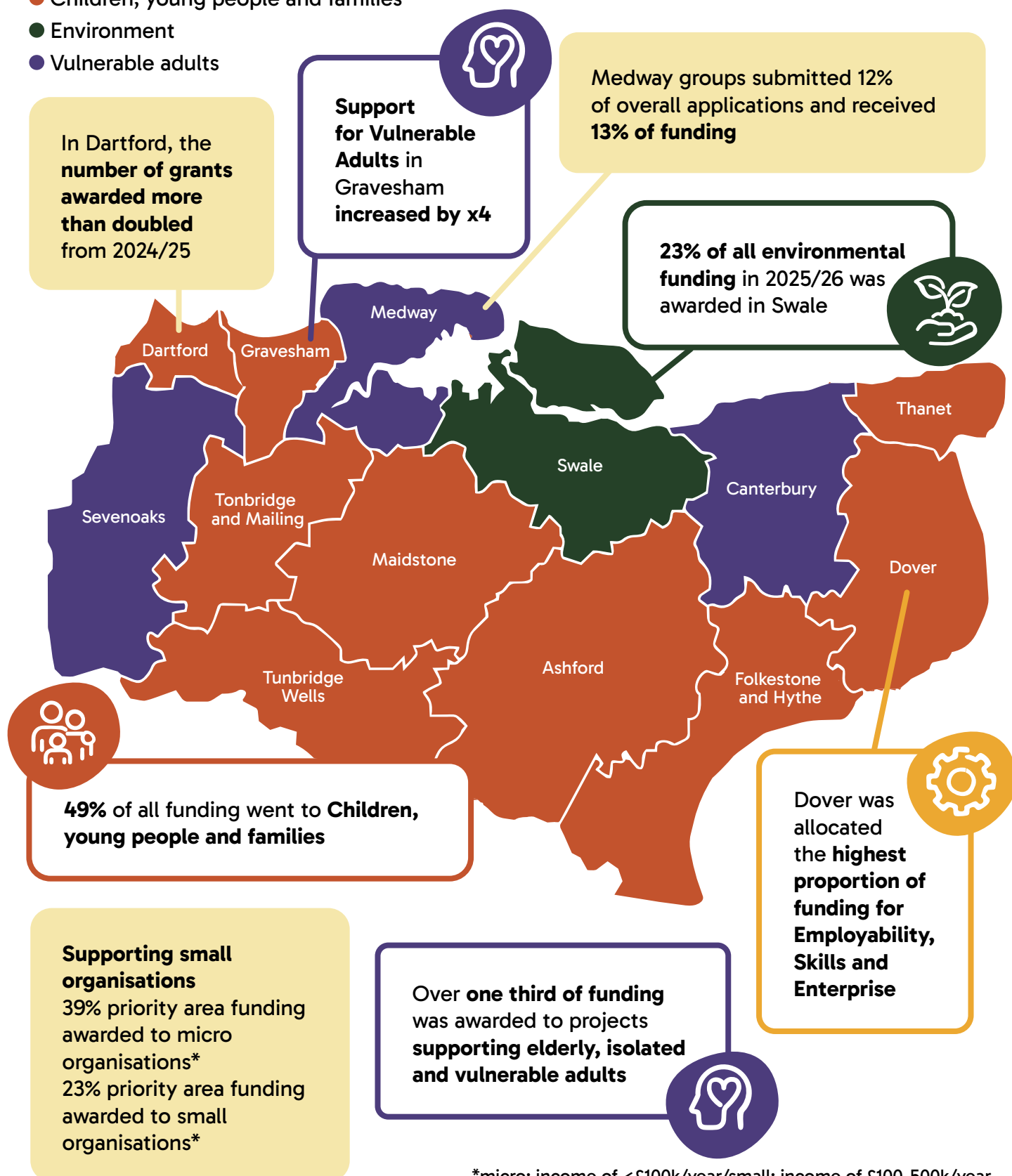


Grants by priority area

£2.68 million of our £3 million+ in grants was allocated to our five core priority areas in 2025/26. Additional funding enabled us to respond to emerging needs and opportunities, ensuring that we could act flexibly where support was most needed.

Highest proportion of funding awarded in each district by priority area

- Children, young people and families
- Environment
- Vulnerable adults



*micro: income of <£100k/year/small: income of £100-500k/year



Impact case studies

Children, Young People and Families

Dandelion Time Awarded £10,700

From its base in Maidstone, Dandelion Time supports children aged 6–14 and their families who are experiencing significant emotional and behavioural challenges, using therapeutic, nature-based activities to build resilience, improve wellbeing and strengthen family relationships.

The grant contributed to key delivery costs, including therapeutic staff, food, farming resources, site operations and administration.

During the grant period, 201 children and their families received intensive weekly support. Activities such as animal care, gardening, cooking and creative projects helped children develop confidence, communication skills and emotional awareness. Many participants experienced increased self-esteem, reduced anxiety and improved engagement at school. Evaluations also showed clear progress in behaviour and family relationships, demonstrating the programme's meaningful and lasting impact on mental health and overall wellbeing.

“We were falling into a big hole, and nobody could get us out. Coming to Dandelion Time felt like we were being held whilst we healed. It’s made a huge difference and has brought back our happiness and confidence in feeling safe in the world.”

Participant

Children, young people and families funding impact

87% of organisations reported that most or nearly all of their beneficiaries felt better supported/listened to as a result of taking part in the funded project.*

*170 respondents

Elderly and Isolated Adults

Age UK Tunbridge Wells Awarded £6,500

Age UK Tunbridge Wells aims to improve wellbeing, independence and quality of life by offering practical services that help older people remain healthy, connected and supported within their community.

The grant was used towards the purchase and installation of a new industrial oven at the Wood Street centre to support the delivery of daily hot meals.

The grant secured the continuity of a vital meal delivery service for older people who rely on it as their primary source of hot food and interaction. This daily contact has enabled early identification of concerns such as illness, falls and safeguarding issues, helping to prevent crises and reduce pressure on emergency services. The reliable equipment has also enabled the organisation to expand its offer, including launching a free meal service for vulnerable and isolated older people such as those recently discharged from hospital. Overall the grant has reduced isolation, supported independence and provided reassurance and security for older people and peace of mind for their families, directly addressing social disadvantage among older residents in the local area.

“I look forward to my meal and Jo my delivery lady, every day.”

Client



Age UK Tunbridge Wells



Elderly and isolated adults funding impact

**78% of beneficiaries
reported feeling
more a part of their
community as a result
of the funded project.***

*51 respondents

Employability, Skills and Enterprise



Confidance Awarded £10,000

Confidance is an inclusive dance organisation delivering opportunities for people with learning disabilities across East Kent. Its Ashford programme supports young people to develop skills, confidence and pathways into training and employment through accessible dance.

The grant funded staffing, training, work experience placements and programme delivery, enabling weekly sessions, a 20-week Youth Company and public performances. Funding also supported impactful collaboration with Wyvern School, reaching over 100 young people in total.

Participants improved communication, teamwork and creative skills while boosting physical and mental wellbeing. All reported

greater confidence, independence and new friendships. Performances and progression opportunities raised aspirations, with some moving into further training and potential careers in dance. The programme strengthened inclusion and created meaningful arts opportunities in the local community.

“At Confidance I feel happy and excited. I feel more confident to do other things.”

Participant

Employability, skills and enterprise funding impact

67% of organisations reported that participants felt that their economic situation had improved as a result of taking part in the project.*

*18 respondents





Environment

Sunken Garden Society Awarded £6,000

The Sunken Garden Society works to restore the Sunken Garden in Westbrook, Margate, making it an accessible community space that supports families, young people and those facing isolation while promoting environmental awareness.

The grant funded the Sunken Garden Eco Fair, covering event infrastructure, workshops, specialist support, volunteer costs and marketing.

The event attracted over 2,000 visitors, featured 50 organisations and offered workshops and talks on gardening, wildlife, rewilding and sustainability. It encouraged family participation, inspired young people, strengthened community connections and raised awareness of the Sunken Garden through increased volunteer involvement and social media engagement.

“What a brilliant day at the Sunken Garden Society Eco Fair in Westgate-on-Sea!

“I was thrilled to meet the inspirational Nik from Get Wild – such a passionate advocate for wildlife and community engagement. The event was bursting with energy, ideas, and ecological enthusiasm.”

Environment funding impact

65% of organisations reported that most or nearly all beneficiaries had access to more high-quality outdoor spaces as a result of the funded project.*

*26 respondents



Vulnerable Adults

Ashford and Tenterden Umbrella Awarded £12,000

The Ashford and Tenterden Umbrella provides companionship, support and activities for elderly and vulnerable individuals. Weekly sessions offer board games, crafts, and singing, with transport provided for those with mobility issues. Users are mainly over 65 and benefit from the social interaction and support.

The funding allowed the organisation to support their ongoing weekly costs for the community sessions.

The grant has played a vital role in helping them continue to deliver much-valued community services over the past year, despite significant challenges. It has contributed to key running costs, enabling them to maintain a regular programme of activities, continue supporting our most vulnerable service users, and adapt to changes within their small team. It also covered transportation for service users from Ashford and surrounding areas, including day trips to Dymchurch and Folkestone. 57 beneficiaries accessed the weekly sessions and day trips across the funded period.

“I say BRAVO Umbrella – so glad you exist, that I discovered you – please keep going!”

Participant

Vulnerable adults funding impact

78% of organisations reported that most or nearly all of beneficiaries said they had more friendly faces to call on as a result of the funded project.*

*76 respondents

Fundraising

Fund development

Kent Community Foundation raises and develops funds to strengthen communities across Kent and Medway, ensuring that charitable resources reach people and places where they can make the greatest difference. Through a range of funding approaches, including donor-advised funds, pooled funds focused on specific causes, and discretionary funds, we are able to respond both strategically and flexibly to local need. This approach increases the funding available for local grant-making and enables timely support for communities facing emerging challenges.

Securing sustainable funding is central to our long-term commitment to community wellbeing. By growing its endowment, Kent Community Foundation is helping to ensure that future generations will continue to benefit from locally informed grant-making. Alongside this long-term investment, the Foundation also develops flow-through funds designed to deliver impact in the short-to-medium term, allowing resources to be mobilised quickly in response to current priorities.

Trusted, long-term relationships with fundholders are fundamental to the Foundation's ability to deliver impact. During the year, more than 80% of funds raised came from existing fundholders, reflecting strong confidence in the Foundation's stewardship and local insight. Through ongoing engagement, the Foundation supports donors to give with purpose, providing philanthropic guidance and a deep understanding of community needs across the county.

We continue to broaden our reach by developing relationships with new fundholders, including individuals, families and private family trusts. We also work in partnership with

professional advisers such as solicitors, accountants and financial planners, who play a key role in connecting clients with opportunities to support charitable causes locally. These relationships help extend the impact of local philanthropy and create new pathways for sustained community investment.

Engagement with donors and partners is further strengthened through events, networking opportunities and direct relationship management. The Foundation's annual Funders Forum brings together charitable trusts, foundations and statutory partners supporting Kent and Medway, providing a platform to share insight, align priorities and strengthen collective impact.

Partnerships with statutory bodies continue to create opportunities for new funding programmes that address local priorities. While welcomed, income from statutory sources represents a relatively small proportion of the Foundation's overall funding, reinforcing the importance of independent philanthropy in supporting community-led action.

As a member of UK Community Foundations, Kent Community Foundation is part of a national network of accredited community foundations. Through this network, the Foundation is able to deliver selected national funding programmes locally, helping to ensure that resources reach communities across Kent and Medway where they are most needed and can have lasting impact.



Income performance

Kent Community Foundation continued to receive strong philanthropic support during the year from individuals, families, charitable trusts, corporate partners and statutory funding programmes. A significant proportion of income was received from existing fundholders who made additional contributions or continued their support for local grant-making, reflecting the strength of long-standing relationships and a shared commitment to communities across Kent and Medway.

The Foundation also welcomed a number of new funds and partnerships during the year. This included £799k in additional endowment income, of which £300k was received through a trust transfer. These contributions strengthen the Foundation's long-term funding base and will help support local communities for generations to come. Growth in endowment giving remains a key part of Kent Community Foundation's approach to delivering both immediate and lasting impact.

Income growth was further supported through the development of new strategic partnerships. This included the National Highways Lower Thames Crossing Fund, a significant new seven-year funding agreement that will provide sustained support to communities affected by the project. The Foundation also received £537k from corporate donors, including sustainable energy providers, reflecting growing interest from businesses seeking to invest in the wellbeing and resilience of local communities.

This combination of continued donor support, new endowment gifts and deep-rooted partnerships has enabled Kent Community Foundation to grow both its endowed and flow-through funding. This ensures that resources are available to support local communities both now and in the future. The trustees are extremely grateful to all donors and partners whose generosity enables the Foundation to continue funding grassroots organisations and community groups across the county.

Investment performance

Kent Community Foundation operates a comprehensive Investment Policy, which is reviewed annually by the Board of Trustees. All investment decisions are considered by the Investment Committee and are then ratified by the Board.

We seek to balance the generation of income to meet current needs with the growth of endowment funds to support future generations. Our policy is therefore to invest endowed funds with the aim of achieving a balance between capital growth and income.

Kent Community Foundation aims to achieve the best possible financial return within an acceptable level of risk. The Foundation's objective is to distribute 5% of fund value annually to support both grant-making in the community and a contribution towards core costs, while maintaining the long-term value of the endowment. A total return approach is adopted, with returns generated through a combination of income and capital growth. Investment performance is monitored by the Investment Committee.

The Board regularly reviews the value of the Foundation's investment funds and may take action, including reducing the annual drawdown, if there is concern that the long-term value of the endowment could be at risk. However, we take a long-term view, recognising this within the context of our wider strategy to continue growing new endowment funds.

The Investment Committee reviews quarterly investment reports and meets at least twice each year to assess performance. Committee members also meet with relationship managers from the two investment houses that currently manage the Foundation's investments.

During the year, global investment markets were impacted by changes in US international trade policy, alongside increasing interest in AI-based technologies. While there was some recovery over the year, market conditions remain uncertain.

Where possible, drawdown calculations are based on three-year rolling average market values, helping to reduce the impact of short-term market volatility on the level of funding available for grant-making.



Governance

During the year, Kent Community Foundation undertook a strategic review of its governance arrangements to ensure they remain effective, proportionate and aligned with the future direction set out in the new three-year Business Plan for 2026–2029. As part of this review, we merged the former Environment Committee and the Diversity, Equity and Inclusion (DEI) Committee into a single ESG (Environmental, Social and Governance) Committee.

This restructure reflects the increasing interconnection between environmental sustainability, social responsibility and good governance. Bringing these areas together has strengthened strategic oversight, improved the quality of decision-making and ensured that ESG considerations are embedded consistently across the organisation. The merger has also improved operational effectiveness, making better use of trustee and senior management time and enabling stronger cross-learning between environmental and social priorities.

Environmental

During the year, we:

- welcomed a significant new environmentally-focussed endowment fund, strengthening support for environmental and nature recovery work across Kent;
- established a partnership with Tusker, a vehicle management and leasing company specialising in electric vehicles and salary sacrifice schemes, to support staff access to electric vehicles and help reduce Scope 3 emissions, which represent the largest element of our carbon footprint; and
- began work to refresh our carbon footprint assessment, supporting clearer monitoring of emissions and informing future reduction activity.

Diversity, Equity and Inclusion

During the year, we:

- reviewed and drafted a refreshed DEI Strategy, aligned with the new Business Plan for 2026–2029, alongside updates to the DEI Policy; and
- delivered DEI and unconscious bias training for all staff. Through our relationship with HR Dept, we continue to ensure access to up-to-date training and guidance aligned with current legislation and best practice.

The Board believes that the creation of the ESG Committee provides a strong and sustainable governance framework, supporting Kent Community Foundation's long-term impact, values and accountability.



Quality Accreditation

UK Community Foundations operates a network-wide Quality Accreditation programme which promotes and endorses best practice among member community foundations. Kent Community Foundation has held Quality Accreditation since 2007.

In October 2024, Kent Community Foundation successfully passed its fifth Quality Accreditation, following an independent assessment of internal processes against a set of sector-wide standards covering five key performance areas:

- strategy, governance, definitions and risk;
- financial and information management;
- philanthropy services and donor management;
- grant-making and community participation; and
- organisational and network development.

Achieving Quality Accreditation demonstrates Kent Community Foundation's ongoing commitment to quality, accountability and continuous improvement, and confirms its position as part of a high-performing national network. Our accreditation is next due for renewal in 2027.

Fundraising practices

Kent Community Foundation is registered with the Fundraising Regulator, the independent body responsible for regulating charitable fundraising. The Foundation is therefore committed to upholding the principles and requirements of the Code of Fundraising Practice.

The Foundation has a clear complaints procedure in place to address any concerns raised by stakeholders and is pleased to report that no complaints relating to fundraising were received during the year.

Kent Community Foundation takes a responsible and ethical approach to fundraising, ensuring that donors and prospective donors are treated with respect at all times. The Foundation has a Vulnerable Adults Policy, which is reviewed regularly by the trustees to ensure appropriate safeguards are in place.

The Foundation does not use commercial fundraising agencies and has not outsourced any fundraising activity during the year. It does not intend to do so in the future.

Looking forward – Business Plan 2026-29

During the year, Kent Community Foundation developed a new three-year Business Plan for the period 2026–2029, setting out how the Foundation will respond to increasing community need and changes in the philanthropic environment. The plan is structured around three strategic pillars, each supported by clear objectives to guide delivery and measure progress.

Three strategic pillars

Pillar 1

Grow Local Philanthropy in Kent and Medway

focuses on strengthening relationships with existing fundholders, growing and diversifying the donor and professional adviser pipeline, and securing strategic, multi-year funding partnerships across trusts, foundations, businesses and public bodies.

Pillar 2

Deliver Best Practice, Impactful Grant-Making

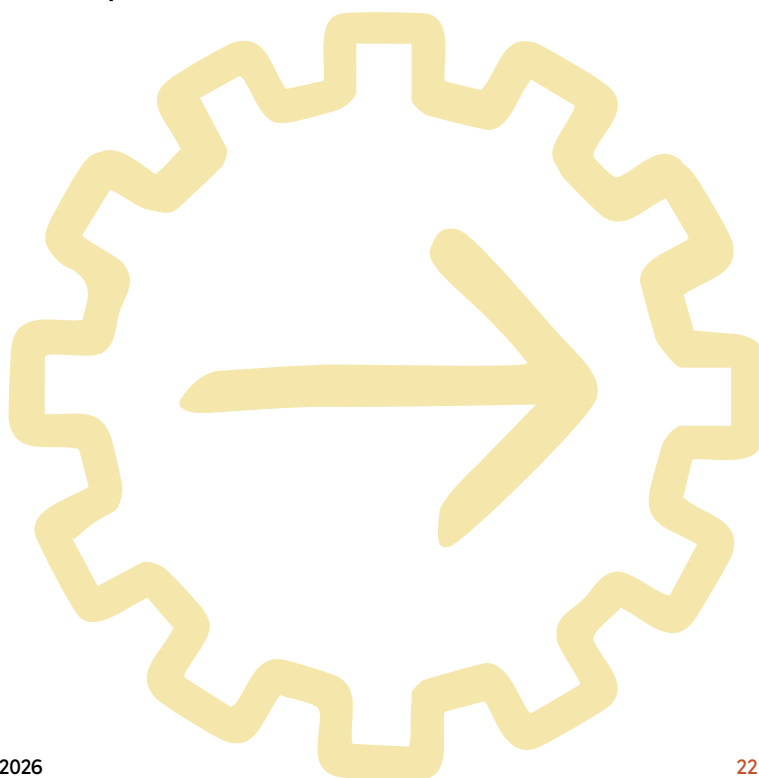
is driven by objectives to ensure equitable and transparent funding, embed community voice and evidence in decision-making, and systematically capture and use learning to strengthen our impact.

Pillar 3

Build a Strong and Resilient Foundation

sets objectives to develop a high performing and supported workforce, strengthen systems, digital tools and governance, and grow unrestricted income to support long-term sustainability.

For each pillar, a set of objective level Key Performance Indicators (KPIs) has been developed, with performance reviewed and reported to trustees on a six-monthly basis. Communications and IT are identified as core enablers across all three pillars, underpinning effective fundraising, grant-making, impact reporting and organisational delivery.



Financial review

The trustees (who are also directors of the charity for the purposes of the Companies Act 2006) present their annual report together with the audited financial statements of Kent Community Foundation (the company) for the year ended 31 March 2026.

The trustees confirm that the annual report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), 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) as amended by Update Bulletin 1 (effective 1 January 2019).

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Policies and Objectives

Kent Community Foundation exists to promote charitable purposes for the benefit of communities across Kent and Medway. Our objects include the advancement of education, the protection and improvement of both mental and physical health, and the relief of poverty and sickness. The Foundation may also support other exclusively charitable purposes in the United Kingdom and elsewhere which the trustees consider to be for the public benefit, including those that support communities within our area of benefit.

The trustees confirm that they have complied with their duty under Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit. Kent Community Foundation's charitable purpose is set out in its Objectives and Activities, and the trustees ensure this

purpose is delivered for public benefit through the Foundation's mission statement and strategic approach.

Kent Community Foundation achieves its objectives by encouraging and enabling financial and other forms of support to a wide range of charitable causes. We place particular emphasis on strengthening local community action in Kent and Medway, directing the majority of our grant funding to grassroots and volunteer-led organisations working at the heart of their communities. Informed by local insight, the trustees have identified priority areas of need to guide grant-making and ensure that funding reaches where it can make the greatest difference.

a. 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.

b. Reserves policy

The aim of Kent Community Foundation is to benefit the local communities of Kent and Medway. An important way it does this is by encouraging individuals, businesses and funders to establish donor-advised funds.

Generally, these funds are restricted for specific community grant-making with a portion given over as a contribution towards the core running costs of the Foundation itself. This gives Kent Community Foundation a level of security in terms of regular income, but there are still some uncertainties as flow-through funds and the value of endowed funds fluctuate from year to year.

Kent Community Foundation's income tends to arise from a modest number of significant donations, rather than a large number of smaller donations. Given the amounts involved and the long-term nature of these funds, the trustees are mindful of the need to give stakeholders, particularly existing and potential donors, confidence that the charity has sufficient reserves to carry on its activities in the face of a shortfall of income or fluctuations in investment performance.

The trustees have considered the above and have agreed that the charity will retain a minimum of six months' anticipated running costs as reserves. In addition, where possible, the trustees plan to hold a margin above this level of reserves to ensure Kent Community Foundation is in a position to respond quickly to, and invest in, new opportunities as and when they arise.

In July 2023 the Board designated £100,000 from reserves to cover the cost of a Senior Philanthropy Adviser role, with a focus on cultivating and raising awareness among professional advisers and their clients. At 31 March 2026, a balance of £18,147 remains unspent on this fund, which the Trustees have re-designated to fund depreciation of capital items in 2026/2027.

The level of free reserves at 31st March 2026 was £509,970 (2025: £480,973) which was the equivalent of six months operating costs. The trustees have considered this level of reserve and agreed it is appropriate given the above policy.

c. Principal funding

Our principal sources of funding are individuals, companies, charitable trusts and other organisations with an interest in the communities of Kent and Medway. Significant donations were received during the period from a number of charitable trusts, individuals, statutory bodies and corporations including:

Organisation	Donation
Laura Capel Trust	£300,000
Dover Harbour Board	£232,210
Graham Beazley-Long	£200,000
Kent County Council	£150,000
Frank Brake Charitable Trust	£150,000

d. Material investments policy

Kent Community Foundation's assets can be invested widely and diversified by asset class. Asset classes can include cash, bonds, UK and overseas equities, property, hedge funds, structured products, private equity, commodities and any other asset class deemed suitable for the Foundation.

The Foundation's Trustees agree a suitable investment strategy which the appointed Investment Managers are required to follow, and this is monitored by the Investment Committee.

The Foundation's Investment Managers concentrate on what they regard as good quality securities that can be invested in for the medium-to-long term. In order to meet their quality criteria, they take into account a number of factors and risks which may include environmental factors. They also meet, where possible, with the management of the companies they invest in, engage with them and vote on issues that they regard as material.

Responsible Investment Policy

Kent Community Foundation requires responsible investment to form part of prudent long-term investment management and expects Investment Managers to consider financially material environmental, social and governance (ESG) factors as part of their investment analysis, risk management, stewardship, and engagement activities.

The Foundation supports active stewardship, constructive engagement, and responsible voting practices where these are consistent with protecting and enhancing long-term value. Investment Managers are encouraged to engage constructively with investee companies on matters relevant to long-term financial sustainability and responsible corporate behaviour.

The Foundation requests that investment managers apply absolute exclusions to:

- controversial weapons, including cluster munitions and chemical or biological weapons
- illegal or materially harmful predatory lending practices

The Foundation would prefer not to have direct exposure to tobacco stocks but recognises that small exposures may be unavoidable when using pooled or passive funds.

The Foundation may also apply additional restrictions where there is a clear connection to charitable purpose, beneficiary impact, or material reputational risk.

Through this approach, the Foundation seeks to manage long-term financial risk and return while ensuring that, so far as reasonably practicable, its investments remain aligned with its charitable purpose and values.

Where investments are made through pooled or passive vehicles, full adherence to all policy restrictions may not always be practical or proportionate. In such cases, the Foundation will seek reasonable alignment with its investment principles while balancing fiduciary duty, diversification, implementation practicality, and cost efficiency.

Structure, governance and management

a. Constitution

Kent Community Foundation is registered as a charitable company limited by guarantee and was set up by a Trust deed on 20 October 2000. The Company is also a registered Charity (number 1084361), registered on 5 January 2001.

Operations commenced during April 2001.

b. Method of appointment or election of Trustees

Trustees are appointed by the Board of Trustees in their capacities as members. The trustees follow an open recruitment process to encourage more diversity, although trustees retain the ability to recommend individuals of interest to the Board, informed by regular board skills audits.

c. Policies adopted for the induction and training of Trustees

New trustees undergo an initial induction to brief them on the role of a trustee, Kent Community Foundation's charitable purpose, strategy and priorities, finances, staffing and operations and any current issues. Thereafter, there is an annual trustee away day and other training is arranged as appropriate.

d. Pay policy for senior staff

Kent Community Foundation's Staffing and Remuneration sub-committee considers and assesses pay levels for all staff, taking into account market conditions as well as individual roles and responsibilities. All decisions of the Staffing and Remuneration Committee are ratified by the Board of Trustees.

The trustees consider the Board of Trustees, the Chief Executive, the Director of Grants and Impact and the Director of Finance and Governance as the key management personnel of the charity, in charge of directing, controlling, running and operating the charity on a day-to-day basis.

All trustees give their time freely and no trustee remuneration was paid in the year.

Details of the trustee expenses and related party transactions are disclosed in note 8 of the accounts.

The Staffing and Remuneration Committee review the pay of the Chief Executive and other senior management annually to ensure that the remuneration is fair and not out of line with that generally paid for similar roles.

During the year Kent Community Foundation commissioned a full reward review from Open HR, who have extensive experience in our sector. The review included benchmarking our pay and non-pay benefits against similar organisations within our geographical area, to ensure that our staff are rewarded fairly and equitably for their work and to promote staff wellbeing and retention. Open HR's recommendations were considered and approved by the Board as being cost-effective within our operating budgets, and have been incorporated in our annual pay review (April 2026).

e. Organisational structure and decision making

The Board of Trustees governs the Charity. The Chief Executive, supported by a team of (on average during the year) 16 paid staff, conducts the day-to-day business of the Charity, reporting to the board.

As of March 2026, the board consisted of 10 trustees and directors including the Chair and Vice Chair.

The Board of Trustees delegate responsibility to sub-committees in some areas such as:

- Finance and Operations
- Investments
- Staffing and Remuneration
- Grants
- KSELF – Social Loans
- Environment, Social and Governance

All sub-committees have trustee membership and terms of reference which are regularly reviewed. Some committees also have trusted external advisers who specialise in certain areas to add to the trustees' skills and experience.

All decisions made by sub-committees are reported back to the board at its quarterly meetings through the sharing of minutes.

f. Risk management

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

Significant risks identified by the trustees are as follows:

Risk	Mitigation
Insufficient unrestricted funds/reserves to cover operations	Prudent management of reserves which do not fall below six months' running costs in accordance with the Charity's reserves policy, and careful monitoring of the Foundation's financial position on a regular basis by trustees.
Challenges recruiting new donors/fundholders affecting fund development, especially endowment growth	Priority focus on fund development activities by staff and trustees. Regular reviews of short and long-term prospect pipelines.
Reputational risk if the Foundation fails to meet expectations	Proactive client care and funder stewardship strategies with high level of engagement.
Loss in value of endowments	Close supervision and scrutiny of external investment fund managers by the Investment Committee.
Loss of funds due to fraud	Robust financial procedures policy, anti-bribery policy and grant-making policy reviewed and ratified regularly by the Board of Trustees. Regular anti-fraud and cybercrime training for staff.
Risk to data security	IT provider maintaining up to date security software, and data protection procedures implemented from a robust data protection policy, regularly reviewed by the board, to ensure compliance with GDPR. The Foundation also has Cyber Essentials accreditation.
Failure to comply with Charity and Company law or regulatory requirements	Regular compliance activities scheduled and monitored by Company Secretary. Support is provided by auditors regarding reporting requirements. Regular board agenda items in place to adhere to trustees' responsibilities.
Loss of key senior personnel	Broadening the scope of roles in fund development and grant management, inclusion of specialist finance and systems staff members to ensure that loss of a significant person has minimal impact on the delivery of the Foundations charitable purposes, financial wellbeing and the wellbeing of the staff team. Continuing development of structure/operations and capacity to avoid over reliance on one or two key individuals.

In all these areas the board is satisfied it has identified appropriate mitigating actions and reviews its risk register at quarterly meetings of the board.

The Foundation also carries comprehensive charities' all risks insurance which underwrites potential financial costs or losses arising from a number of identified risks.

Organisational strengthening

Kent Community Foundation has continued to develop its systems and infrastructure during the year, with the aim of streamlining workflows and enabling our staff to devote more time to added value activities, such as assessing the value and impact of our grant-making and stewardship of our funders and supporters. We consider this as foundational to delivering our 2026-2029 strategy, and supporting ongoing cost-effectiveness in our operation. As more organisations have been developing AI capabilities, we too have been trialling AI tools which will build capacity, but with robust guidelines in place along with training to ensure safe use.

To support HR best practice and keep pace with legislative changes, we have retained HR Dept to provide outsourced HR support and advice to our Senior Leadership Team.

Disclosure of information to auditors

Each of the persons who are trustees (who are also directors of the charity for the purposes of the Companies Act) 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 charitable company's auditor is unaware, and
- that trustees have taken all the steps that ought to have been taken as a trustee in order to be aware of any information needed by the charitable company's auditor in connection with preparing its report and to establish that the charitable company's auditor is aware of that information.

In preparing this report, the trustees have taken advantage of the small companies' exemptions provided by section 415A of the Companies Act 2006.

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



Robert Sackville-West DL
Chair of Trustees

Dated: 4 September 2026

Independent Auditor's Report to the Trustees of Kent Community Foundation

Opinion

We have audited the financial statements of Kent Community Foundation (the 'charity') for the year ended 31 March 2026 which comprise the statement of financial activities, the summary income and expenditure account, the balance sheet, the statement of cash flows and the notes to the financial statements, 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).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2026 and of its incoming resources and application of resources, including its income and expenditure, 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 Companies Act 2006.

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 Auditor's 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 UK, including the FRC'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

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they 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 charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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 auditor's 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. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Extent to which the audit was considered capable of detecting irregularities, including fraud

The objectives of our audit, in respect to

fraud, are: to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses; and to respond appropriately to fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both those charged with governance of the entity and its management.

Our approach was as follows:

- 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 directors and other management (as required by auditing standards), and discussed with the directors and other management the policies and procedures regarding compliance with laws and regulations;
- We identified the following areas as those most likely to have such an effect: health and safety; General Data Protection Regulation (GDPR); fraud; bribery and corruption and employment law. Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the trustees and other management and inspection of regulatory and legal correspondence, if any.
- We considered the legal and regulatory frameworks directly applicable to the financial statements reporting framework (FRS 102 and the Companies Act 2006 and the Charities Act 2011) and

the relevant tax compliance regulations in the UK;

- We considered the nature of the company's operations, the control environment and business performance, including the key drivers for management's remuneration;
- We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit;
- We considered the procedures and controls that the group has established to address risks identified, or that otherwise prevent, deter and detect fraud; and how senior management monitors those programmes and controls.

Based on this understanding we designed our audit procedures to identify non-compliance with such laws and regulations. Where the risk was considered to be higher, we performed audit procedures to address each identified fraud risk. These procedures included: testing manual journals; reviewing the financial statement disclosures and testing to supporting documentation; performing analytical procedures; and enquiring of management, and were designed to provide reasonable assurance that the financial statements were free from fraud or error.

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. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation. 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: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of report

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditor's 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 charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed

TC Group

**(Senior Statutory Auditor)
for and on behalf of TC Group**

Statutory Auditor
Office: Lewes

Date: 30 September 2026

Statement of financial activities for the year ended 31 March 2026

		Endowment funds 2026 £	Restricted funds 2026 £	Unrestricted Funds 2026 £	Total funds 2026 £	Total funds 2025 £
	Note					
Income and endowments from:						
Donations and legacies:	3					
Donations and grants		798,750	2,019,225	77,976	2,895,951	3,024,369
Operational contribution (internal cross-charging)		-	-	729,702	729,702	685,376
Fees from external funds		-	-	3,255	3,255	14,912
Investments	4	-	1,536,292	115,502	1,651,794	1,758,540
Total income and endowments		798,750	3,555,517	926,435	5,280,702	5,483,197
Expenditure on:						
Raising funds	5	-	-	242,403	242,403	222,522
Charitable activities	7	9,000	3,729,816	692,043	4,430,859	4,476,652
Total expenditure		9,000	3,729,816	934,446	4,673,262	4,699,174
Net income/(expenditure) before net (losses)/gains on investments		789,750	(174,299)	(8,011)	607,440	784,023
Net (losses)/gains on investments		(2,067,435)	-	-	(2,067,435)	(1,472,258)
Net income/(expenditure)		(1,277,685)	(174,299)	(8,011)	(1,459,995)	(688,235)
Transfers between funds	16	(53,741)	53,741	-	-	-
Net movement in funds		(1,331,426)	(120,558)	(8,011)	(1,459,995)	(688,235)
Reconciliation of funds:						
Total funds brought forward		29,821,727	3,882,746	517,982	34,222,455	34,910,690
Net movement in funds		(1,331,426)	(120,558)	(8,011)	(1,459,995)	(688,235)
Total funds carried forward		28,490,301	3,762,188	509,971	32,762,460	34,222,455

The Statement of financial activities includes all gains and losses recognised in the year.
The notes on pages 36 to 56 form part of these financial statements.

Balance sheet as at 31 March 2026

	Note	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Tangible assets	11	12,285			-
Investments	12	<u>29,003,320</u>			<u>30,364,213</u>
			29,015,605		<u>30,364,213</u>
Current assets					
Debtors due after more than 1 year	13	456,541		416,769	
Debtors due within 1 year	13	326,742		248,914	
Investments	14	31,030		68,004	
Cash at bank and in hand		<u>3,574,823</u>		<u>3,831,169</u>	
		4,389,136		4,564,856	
Creditors: amounts falling due within one year	15	<u>(642,281)</u>		<u>(706,614)</u>	
Net current assets			<u>3,746,855</u>		<u>3,858,242</u>
Total assets less current liabilities			<u>32,762,460</u>		<u>34,222,455</u>
Total net assets			<u><u>32,762,460</u></u>		<u><u>34,222,455</u></u>
Charity funds					
Endowment funds	16		28,490,301		29,821,727
Restricted funds	16		3,762,188		3,882,746
Unrestricted funds	16		<u>509,971</u>		<u>517,982</u>
Total funds			<u><u>32,762,460</u></u>		<u><u>34,222,455</u></u>

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

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



Robert Sackville-West DL
(Trustee)
Date: 4 September 2026

The notes on pages 36 to 56 form part of these financial statements.

Statement of cash flows

for the year ended 31 March 2026

		2026	2025
	Note	£	£
Cash flows from operating activities			
Net cash used in operating activities	19	<u>(1,172,131)</u>	<u>(924,947)</u>
Cash flows from investing activities			
Dividends and interest and rents from investments		1,651,794	1,758,540
Proceeds from sale of investments		91,795	95,550
Purchase of investments		<u>(827,804)</u>	<u>(1,669,167)</u>
Net cash provided by investing activities		915,785	184,923
Cash flows from financing activities			
Cash flows from financing activities		<u>-</u>	<u>-</u>
Net cash provided by financing activities		<u>-</u>	<u>-</u>
Change in cash and cash equivalents in the year		(256,346)	(740,024)
Cash and cash equivalents at the beginning of the year		<u>3,831,169</u>	<u>4,571,193</u>
Cash and cash equivalents at the end of the year		<u>3,574,823</u>	<u>3,831,169</u>

The notes on pages 36 to 56 form part of these financial statements.

Notes to the financial statements for the year ended 31 March 2026

1. General information

Kent Community Foundation is a charitable company, limited by guarantee, domiciled in England and Wales, registration number 04088589. The registered office is Evegate Park Barn, Evegate, Smeeth, Ashford, Kent, TN25 6SX.

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 Companies Act 2006.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Kent Community Foundation 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. The charity's functional and presentational currency is in Pounds Sterling. The charity's financial statements are presented to the nearest pound.

2.2 Company status

The company is a company limited by guarantee. The members of the company are the trustees named on page 3. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

2.3 Going concern

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.

2. Accounting policies (continued)

2.4 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 charitable company 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.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charitable company for particular purposes. The costs 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.

Endowment funds represent those assets held in the long term by the charity, principally investments. In accordance with the trust deed and donors' wishes the capital is expendable, that is the capital can be converted into income at the discretion of the trustees in the furtherance of the charitable objectives. Income arising on endowment fund can be used in accordance with the objectives of the charity and included in restricted income. Any capital gains and losses arising and the investment management charges and legal advice relating to the fund are charged against the fund.

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

2.5 Income

All income is recognised once the charitable company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of the legacy, in whole or part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

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

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

For donations received subject to match funding arrangements the additional funding received is recognised at the time of the initial donation, unless any conditions are attached. Donations other than in the form of cash are recorded at fair value as at the date of the donation.

2. Accounting policies (continued)

2.6 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.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Head office. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the company's operations, including support costs and costs relating to governance of the company apportioned to charitable activities.

Expenditure on raising funds includes all expenditure incurred by the charitable company to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the

activities which further the charitable company's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year-end are noted as a commitment but not accrued as expenditure.

2.7 Tangible fixed assets and depreciation

All assets over £1,000 are capitalised.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the statement of financial activities incorporating income and expenditure account.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the costs of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Office equipment - 33.3% straight line
Leasehold improvements - 33.3% straight line

Leasehold improvements are written off over the 3-year period of the lease of the office.

2. Accounting policies (continued)

2.8 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.

Current asset investments include cash or other short-term liquid investments with a short maturity of more than three months but less than one year, held for investment purposes.

2.9 Operating leases

Rentals paid under operating leases are charged to the Statement of financial activities on a straight-line basis over the lease term.

2.10 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.

2.11 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.

2.12 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 charitable company 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 within interest payable and similar charges.

2.13 Financial instruments

The charity enters into basic financial instrument transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable in non-puttable ordinary shares.

Investments in non-convertible preference shares and in non-puttable ordinary and preference shares are measured at cost less impairment for all other investments.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in the profit and loss account.

2. Accounting policies (continued)

For financial assets measured at amortised cost, the impairment loss is measured as the difference between an asset's carrying amount and the present value of estimated cash flows discounted at the asset's original effective interest rate. If a financial asset has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate determined under the contract.

For financial assets measured at cost less impairment, the impairment loss is measured as the difference between an asset's carrying amount and best estimate, which is an approximation of the amount that the company would receive for the asset if it were to be sold at the balance sheet date.

Financial assets and liabilities are offset and the net amount reported in the balance sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

2.14 Pensions

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

2.15 Value Added Tax

Value Added Tax (VAT) is not recoverable by Kent Community Foundation, and as such is included in the relevant costs in the statement of financial activities.

2.16 Social investments

The objective of the Kent Social Enterprise Loan Fund is to support existing and emerging enterprises through the making of grants and concessionary loans. These loans are made or received by the charity to further its purposes and any interest charged is below prevailing market rates.

Kent Community Foundation has opted to initially recognise and measure the loans at the amount received or paid, with the carrying amount adjusted in subsequent years to reflect repayments and any accrued interest and adjusted if necessary for any impairment. Fees and interest are deemed to be restricted income, to be utilised in the making of future loans in accordance with the fund objectives.

If Kent Community Fund consider that there is an objective evidence of impairment, for example a default on repayments due or evidence of significant financial difficulty in the entity in which the investment has been made, then an immediate impairment loss is recognised in the statement of financial activities as a cost within expenditure on charitable activities. The impairment is measured on the same basis as other investments or financial assets.

Amounts due for repayment after more than 12 months from the balance sheet date are shown as long-term debtors within current assets.

2. Accounting policies (continued)

2.17 Judgements in applying accounting policies and key sources of estimation uncertainty

The preparation of the financial statements requires the trustees to make judgements, estimates and assumptions that can affect the amounts reported for assets and liabilities, and the results for the year. The nature of estimation is such though that actual outcomes could differ significantly from those estimates.

The material judgements, estimates or assumptions that have had significant impact on amounts recognised in the financial statements are:

Investment valuations

Investment valuations are obtained by trustees from the investment managers, who utilise the closing quoted market price information available at the balance sheet date.

Impairment of social investment debtors

The charity makes an estimate of the recoverable value of social investment debtors. When assessing the impairment of the social investment debtors, management considers factors including the current credit rating of the debtor, the ageing profile of the debtors and historical experience. See note 13 for the net carrying amount of social investment debtors.

3. Income from donations and legacies

	Endowment funds 2026 £	Restricted funds 2026 £	Unrestricted funds 2026 £	Total funds 2026 £	Total funds 2025 £
Donations					
Donations and grants	798,750	2,019,225	77,976	2,895,951	3,024,369
Operational contribution (internal cross-charging)	-	-	729,702	729,702	685,376
Fees from external funds	-	-	3,255	3,255	14,912
	<u>798,750</u>	<u>2,019,225</u>	<u>810,933</u>	<u>3,628,908</u>	<u>3,724,657</u>
Total 2025	<u>1,049,172</u>	<u>1,896,894</u>	<u>778,591</u>	<u>3,724,657</u>	

From time to time, Kent Community Foundation receives substantial one-off donations to set up donor advised funds. This can mean that income from donations and grants is subject to fluctuations from year to year.

4. Investment income

	Restricted funds 2026 £	Unrestricted funds 2026 £	Total funds 2026 £	Total funds 2025 £
Investment income	1,479,124	12,127	1,491,251	1,600,869
Bank interest	-	103,375	103,375	140,688
KSELF Income	57,168	-	57,168	16,983
	<u>1,536,292</u>	<u>115,502</u>	<u>1,651,794</u>	<u>1,758,540</u>
Total 2025	<u>1,605,527</u>	<u>153,013</u>	<u>1,758,540</u>	

5. Expenditure on raising funds

	Restricted funds 2026 £	Unrestricted funds 2026 £	Total funds 2026 £	<i>Re-stated Total funds 2025 £</i>
Costs of raising voluntary income				
Other staff costs	-	-	-	86
Rent & rates	-	14,920	14,920	14,830
Marketing & advertising	-	46,987	46,987	48,889
Sundries	-	1,404	1,404	2,055
Office costs	-	7,530	7,530	4,918
IT support	-	12,331	12,331	14,452
Insurance	-	833	833	616
Bank charges	-	266	266	284
Subscriptions	-	8,588	8,588	8,615
Book keeping	-	8,688	8,688	9,107
Legal & professional	-	4,498	4,498	5,191
Travel	-	2,141	2,141	1,685
Wages and salaries	-	133,021	133,021	107,527
Staff Training	-	1,089	1,089	4,267
Depreciation	-	107	107	-
	-	242,403	242,403	222,522
Total 2025	-	222,522	222,522	

6. Analysis of grants

	Grants to Institutions 2026 £	Grants to Individuals 2026 £	Total Funds 2026 £	<i>Total Funds 2025 £</i>
Community First Grant-making	326,930	-	326,930	<i>233,226</i>
Grants	<u>2,573,204</u>	<u>106,161</u>	<u>2,679,365</u>	<u><i>2,748,311</i></u>
	<u>2,900,134</u>	<u>106,161</u>	<u>3,006,295</u>	<u><i>2,981,537</i></u>
<i>Total 2025</i>	<u><i>2,890,515</i></u>	<u><i>91,022</i></u>	<u><i>2,981,537</i></u>	

From time to time, Kent Community Foundation makes large one-off donations from donor-advised funds which can mean Grants payable is subject to significant fluctuation from year to year.

A list of the recipients of significant grants made to institutions is available on request from the charity's registered office and is available on the charity's website: www.kentcf.org.uk

7. Costs of charitable activities

	Endowment funds 2026 £	Restricted funds 2026 £	Unrestricted funds 2026 £	Total funds 2026 £	<i>Re-stated Total funds 2025 £</i>
Grants payable (See note 6)	-	3,006,295	-	3,006,295	2,981,537
Operational contribution	9,000	624,598	-	633,598	591,637
KSELF operational contribution	-	98,923	-	98,923	96,983
KSELF bad debt write off	-	-	-	-	78,169
Operational staff costs and pensions - grants team	-	-	379,246	379,246	365,198
Other staff costs	-	-	-	-	207
Rent & Rates	-	-	29,839	29,839	30,108
Marketing & advertising	-	-	46,987	46,987	47,501
Sundries	-	-	3,515	3,515	4,175
Office costs	-	-	15,060	15,060	13,149
IT support	-	-	24,662	24,662	29,342
Insurance	-	-	1,666	1,666	1,250
Bank charges	-	-	531	531	577
Subscriptions	-	-	17,176	17,176	17,491
Book keeping	-	-	17,377	17,377	18,491
Travel	-	-	1,038	1,038	3,422
Events	-	-	2,060	2,060	5,261
Legal & professional	-	-	8,996	8,996	10,538
Salaries and pensions	-	-	111,448	111,448	112,765
Staff training	-	-	787	787	4,380
Designated IT strategy costs	-	-	-	-	4,284
Audit fees	-	-	12,900	12,900	12,084
Depreciation	-	-	215	215	-
Designated senior philanthropy adviser costs	-	-	18,540	18,540	48,103
	<u>9,000</u>	<u>3,729,816</u>	<u>692,043</u>	<u>4,430,859</u>	<u>4,476,652</u>
<i>Total 2025</i>	<u>10,000</u>	<u>3,738,326</u>	<u>728,326</u>		

8. Auditors' remuneration

	2026 £	2025 £
Fees payable to the charitable company's auditor for the audit of the charitable company's annual accounts	<u>12,900</u>	<u>11,800</u>

9. Staff Costs

	2026 £	2025 £
Wages and salaries	584,149	595,447
Social security costs	65,982	56,342
Pension costs	<u>55,234</u>	<u>51,014</u>
	<u>705,365</u>	<u>702,803</u>

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

	2026 No.	2025 No.
Employees	17	17

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2026 No.	2025 No.
In the band £60,001 - £70,000	1	1
In the band £70,001 - £80,000	1	1
In the band £80,001 - £90,000	-	-

The total salaries received by key management personnel was £174,260 (2025: £180,141). Employer pension contributions were a total of £16,907 (2025: £15,873) and employer national insurance contributions were a total of £23,887 (2025: £21,198).

10. 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).

11. Tangible fixed assets

	Leasehold Improvements £	Office Equipment £	Total
Cost or valuation			
At 1 April 2025	-	11,363	11,363
Additions	11,608	999	12,607
At 31 March 2026	11,608	12,362	23,970
Depreciation			
At 1 April 2025	-	11,363	11,363
Charge for the year	322	-	322
At 31 March 2026	322	11,363	11,685
Net book value			
At 31 March 2026	11,286	999	12,285
At 31 March 2025	-	-	-

12. Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 April 2025	30,364,213
Additions	827,804
Disposals	(91,795)
Revaluations	(2,096,902)
At 31 March 2026	<u>29,003,320</u>
Net book value	
At 31 March 2026	<u>29,003,320</u>
<i>At 31 March 2025</i>	<u><i>30,364,213</i></u>

The total decrease of revaluations of £2,096,902 disclosed above includes £2,067,435 attributable to the charity and £29,467 attributable to client money held.

Investments at market value comprise of listed investments at £29,003,320 (2025: £30,364,213).

The market continues to demonstrate volatility post year end.

13. Debtors

	2026 £	<i>2025</i> £
Due after more than one year		
Landlord's rent deposit	9,427	-
Loans	<u>447,114</u>	<u>416,769</u>
	456,541	416,769
Due within one year		
Loans	219,698	214,935
Other debtors	<u>107,044</u>	<u>33,979</u>
	326,742	248,914
Total	<u><u>783,283</u></u>	<u><u>665,683</u></u>

14. Current asset investments

	2026 £	<i>2025</i> £
Unlisted investments	<u><u>31,030</u></u>	<u><u>68,004</u></u>

15. Creditors: Amounts falling due within one year

	2026 £	<i>2025</i> £
Trade creditors	6,676	8,333
Other taxation and social security	16,623	17,361
Client money held	544,050	610,491
Other creditors	65,432	60,929
Accruals	<u>9,500</u>	<u>9,500</u>
	<u><u>642,281</u></u>	<u><u>706,614</u></u>

Kent Community Foundation holds funds of £544,050 (2025: £610,491) in respect of Spires Academy.

16. Statement of Funds - current year

	<i>Balance at 1 April 2025</i> £	Income £	Expenditure £	Transfers in/(out) £	Gains/ (Losses) £	Balance at 31 March 2026 £
Unrestricted funds						
Designated funds						
Senior Philanthropy Adviser	<u>37,009</u>	-	(18,862)	-	-	<u>18,147</u>
General funds						
General Funds	<u>480,973</u>	<u>926,435</u>	<u>(915,584)</u>	-	-	<u>491,824</u>
Total Unrestricted funds	<u>517,982</u>	<u>926,435</u>	<u>(934,446)</u>	-	-	<u>509,971</u>
Endowment funds						
Grassroots Endowment Funds	<u>5,505,387</u>	<u>125,000</u>	-	<u>26,279</u>	<u>(319,294)</u>	<u>5,337,372</u>
Other Endowment Funds	<u>16,063,427</u>	<u>673,750</u>	<u>(9,000)</u>	<u>(91,795)</u>	<u>(919,433)</u>	<u>15,716,949</u>
Community First Endowment Funds for Kent	<u>8,252,913</u>	-	-	<u>11,775</u>	<u>(828,708)</u>	<u>7,435,980</u>
	<u>29,821,727</u>	<u>798,750</u>	<u>(9,000)</u>	<u>(53,741)</u>	<u>(2,067,435)</u>	<u>28,490,301</u>
Restricted funds						
Individuals and trusts	<u>2,131,755</u>	<u>2,447,157</u>	<u>(2,569,676)</u>	<u>65,516</u>	-	<u>2,074,752</u>
Corporate	<u>327,048</u>	<u>691,346</u>	<u>(655,073)</u>	<u>(11,775)</u>	-	<u>351,546</u>
Statutory	<u>145,199</u>	<u>359,846</u>	<u>(337,826)</u>	-	-	<u>167,219</u>
Kent Big Society Fund	<u>633,398</u>	<u>17,093</u>	<u>(129,741)</u>	-	-	<u>520,750</u>
Kent Social Enterprise Loan Fund	<u>645,346</u>	<u>40,075</u>	<u>(37,500)</u>	-	-	<u>647,921</u>
	<u>3,882,746</u>	<u>3,555,517</u>	<u>(3,729,816)</u>	<u>53,741</u>	-	<u>3,762,188</u>
Total funds	<u>34,222,455</u>	<u>5,280,702</u>	<u>(4,673,262)</u>	<u>-</u>	<u>(2,067,435)</u>	<u>32,762,460</u>

The designated Senior Philanthropy Adviser fund relates to the balance of funds set aside by Trustees to fund a senior philanthropy adviser post.

Endowment funds relate to amounts received from philanthropists who want to provide a lasting legacy for their local community. The income received on endowment funds is treated

as restricted income, to be expended in accordance with the criteria of each fund as agreed by the donors.

In addition the charity receives donations from donors which are treated as restricted funds to be expended in accordance with the wishes of the donor concerned. Details of the grant-making criteria for funds available for application from the community are publicised on the Kent Community Foundation website. Timing differences between receiving restricted donations and making grants can result in variances in net incoming resources from year to year.

The object of Kent Social Enterprise Loan Fund and the Kent Big Society Fund is to support existing and emerging social enterprises with grants and loans.

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						
IT Strategy	6,394	-	(6,394)	-	-	-
Senior Philanthropy Adviser	85,112	-	(48,103)	-	-	37,009
	<u>91,506</u>	<u>-</u>	<u>(54,497)</u>	<u>-</u>	<u>-</u>	<u>37,009</u>
General funds						
General Funds	<u>445,720</u>	<u>931,604</u>	<u>(896,351)</u>	<u>-</u>	<u>-</u>	<u>480,973</u>
Total Unrestricted funds	<u>537,226</u>	<u>931,604</u>	<u>(950,848)</u>	<u>-</u>	<u>-</u>	<u>517,982</u>
Endowment funds						
Grassroots Endowment Funds	5,622,454	105,114	-	-	(222,181)	5,505,387
Other Endowment Funds	15,215,153	944,058	(10,000)	534,450	(620,234)	16,063,427
Community First Endowment Funds for Kent	8,882,756	-	-	-	(629,843)	8,252,913
	<u>29,720,363</u>	<u>1,049,172</u>	<u>(10,000)</u>	<u>534,450</u>	<u>(1,472,258)</u>	<u>29,821,727</u>
Restricted funds						
Individuals and trusts	2,575,440	2,630,164	(2,539,399)	(534,450)	-	2,131,755
Corporate	285,730	722,061	(680,743)	-	-	327,048
Statutory	326,957	94,700	(276,458)	-	-	145,199
Kent Big Society Fund	778,868	20,588	(166,058)	-	-	633,398
Kent Social Enterprise Loan Fund	686,106	34,908	(75,668)	-	-	645,346
	<u>4,653,101</u>	<u>3,502,421</u>	<u>(3,738,326)</u>	<u>(534,450)</u>	<u>-</u>	<u>3,882,746</u>
Total funds	<u>34,910,690</u>	<u>5,483,197</u>	<u>(4,699,174)</u>	<u>-</u>	<u>(1,472,258)</u>	<u>34,222,455</u>

17. Summary of funds - current year

	Balance at 1 April 2025 £	Income £	Expenditure £	Transfers in/(out) £	Gains/ (Losses) £	Balance at 31 March 2026 £
Designated funds	37,009	-	(18,862)	-	-	18,147
General funds	480,973	926,435	(915,584)	-	-	491,824
Endowment funds	29,821,727	798,750	(9,000)	(53,741)	(2,067,435)	28,490,301
Restricted funds	<u>3,882,746</u>	<u>3,555,517</u>	<u>(3,729,816)</u>	<u>53,741</u>	<u>-</u>	<u>3,762,188</u>
	<u>34,222,455</u>	<u>5,280,702</u>	<u>(4,673,262)</u>	<u>-</u>	<u>(2,067,435)</u>	<u>32,762,460</u>

Summary of funds - prior year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 March 2025 £
Designated funds	91,506	-	(54,497)	-	-	37,009
General funds	445,720	931,604	(896,351)	-	-	480,973
Endowment funds	29,720,363	1,049,172	(10,000)	534,450	(1,472,258)	29,821,727
Restricted funds	<u>4,653,101</u>	<u>3,502,421</u>	<u>(3,738,326)</u>	<u>(534,450)</u>	<u>-</u>	<u>3,882,746</u>
	<u>34,910,690</u>	<u>5,483,197</u>	<u>(4,699,174)</u>	<u>-</u>	<u>(1,472,258)</u>	<u>34,222,455</u>

18. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Endowment funds 2026 £	Restricted funds 2026 £	Unrestricted funds 2026 £	Total funds 2026 £
Tangible fixed assets	-	-	12,285	12,285
Fixed asset investments	28,490,301	513,019	-	29,003,320
Debtors due after more than one year	-	447,114	9,427	456,541
Current assets	-	3,346,105	586,490	3,932,595
Creditors due within one year	-	(544,050)	(98,231)	(642,281)
Total	28,490,301	3,762,188	509,971	32,762,460

Analysis of net assets between funds - prior year

	Endowment funds 2025 £	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £
Fixed asset investments	29,821,727	542,486	-	30,364,213
Debtors due after more than one year	-	416,769	-	416,769
Current assets	-	3,533,982	614,105	4,148,087
Creditors due within one year	-	(610,491)	(96,123)	(706,614)
Total	29,821,727	3,882,746	517,982	34,222,455

19. Reconciliation of net movement in funds to net cash flow from operating activities

	2026	2025
Net income/expenditure for the year (as per Statement of Financial Activities)	(1,459,995)	(688,235)
Adjustments for:		
(Gains)/losses on investments	2,133,876	1,520,532
Dividends, interests and rents from investments	(1,651,794)	(1,758,540)
(Increase)/decrease in debtors	(117,600)	50,253
Decrease in creditors	(64,333)	(48,957)
(Increase) in tangible assets	(12,285)	-
	<u>(1,172,131)</u>	<u>(924,947)</u>

20. Analysis of cash and cash equivalents

	2026 £	2025 £
Cash in hand	<u>3,574,823</u>	<u>3,831,169</u>
Total cash and cash equivalents	<u>3,574,823</u>	<u>3,831,169</u>

21. Analysis of changes in net debt

	<i>At 1 April 2025 £</i>	<i>Cash flows £</i>	<i>At 31 March 2026 £</i>
Cash at bank and in hand	3,831,169	(256,346)	3,574,823
Liquid investments	<u>68,004</u>	<u>(36,974)</u>	<u>31,030</u>
	<u>3,899,173</u>	<u>(293,320)</u>	<u>3,605,853</u>

22. Operating lease commitments

At 31 March 2026, the charitable company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2026 £	<i>2025</i> £
Not later than 1 year	49,881	42,730
Later than 1 year and not later than 5 years	102,468	15,730
Later than 5 years	-	2,840
	152,349	<i>61,300</i>

23. Related party transactions

During the year Kent Community Foundation supported a number of other charities and social enterprises which have one or more trustees in common. All such donations, grants or loans have been made in accordance with the same eligibility criteria as all other similar applications for support received.

Conversely, from time to time, Kent Community Foundation receives donations from charities which have one or more trustees who are also trustees of Kent Community Foundation or who are related to a trustee.

During the year, the trustees donated £0 (2025: £100,000) plus gift aid totalling £0 (2025: £25,000) to the charity.

24. Controlling party

Kent Community Foundation is a company limited by guarantee and was controlled throughout the year by its trustees.



**Together, we support
communities to thrive,
now and in the future.**

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