

Kennett Community Land Trust



Annual General Meeting - 3th September 2024

Location: Kennett Primary School:

The meeting was opened at 1904 by the chairman who welcomed the 21 persons present to the 8th KCLT Annual General Meeting and thanked everyone for their attendance.

The meeting Agenda had been circulated to all members prior to the meeting.

Item 1. Annual Report

The Chair presented an overview of the Annual Report and advised that a detailed copy would be sent to every member with the minutes.

The Trustee Board has continued to work hard on behalf its CLT members and the wider community. We have liaised closely with ECDC, CLT East and the developer to ensure that we maximize Local Authority and Developer support for our aims and objectives. The delivery of the first 4 affordable homes were anticipated by the Developer (Bellway) from November 24 to initially July 24 and then subsequently slipped to late September 24. Our main commitments over the past year have been focused on;

- Completing contract negotiations on the individual sale agreements with Bellway for our 30 homes and the Public Open Space which are due to be exchanged by mid September 2024. The 4 x SB Plots contract will be prioritized in September and the remainder (the CLT Office, the Allotments, and the Healthcare facility land in the Village Centre) will follow later in 2024.
- The Independent Allocations Committee set up by KCLT, started to prioritize applicants for the first 4 homes from a list of over 100 applicants in March 2024.
- Following unanimous agreement at the AGM in September 23, KCLT applied to the FCA to change some of the rules concerning the length of time Trustees could serve on the Board. This involved rescinding Rule C17.8 and D7.4 and deleting the last sentence of Rule D12. The FCA confirmed agreement to these changes on 20 November 2023 and provided a confirmation of the actions with a new certificate.
- Because the negotiations have been protracted during the year, Solicitor's/ Legal adviser's fees have increased and as we prepared to take on our first 4 affordable homes in late September, we needed to apply for a grant from the ECDC CLT fund to cover the legal fees and lender's charges.
- KCLT's Registered Provider application was paused in early 2023 due to some qualification criteria not being available. The Reserved Matters Application was approved in 2023 and once the affordable homes contract has been exchanged, KCLT can restart the application process.
- Developing a new financial forecast model for the first 4 units became an early priority in 2024. Using a model of 50% interest mortgage for the first 10 years and 50% capital repayment and interest model for 25 years, viability was achieved with the addition of a community support grant.
- The new Primary School is anticipated to be complete in early October 24, and the pupils will move across to the new facility after half term.
- Finally, we have 176 CLT Members following 5 new members joining this year.

One of the Trustees (S.M) presented an overview of the proposed arrangements for an opening event when the first tranche of houses was handed over to the Trust

Item 2.

The Treasurer presented the Financial Accounts as follows:

Balance brought forward was £7267.13

Income: £9444

Expenditure: £9532.59

Balance in the bank: £7157.51

Petty Cash: £21.03

The total balance at the end of the period was £7178.54

A detailed copy of the financial accounts is attached as an appendix.

The Treasurer advised that an additional reserve bank account had been opened and that the current financial status on 3.9.24 was £19781.56 due to the receipt of grant funding which was ringfenced for legal and administrative fees. £23.03 was held as petty cash.

Item 3.

The Secretary advised that there was a legal requirement for the Trust, as a registered charity, to complete a return to The Financial Conduct Authority. A section of the return calls for audited accounts to be included but it was possible to dis-apply this requirement as long as certain conditions applied. The Trust's financial status fell within the required parameters but a membership vote was required to dis-apply formal professional auditing for the current financial period. This vote was approved by the membership during the financial period at the previous AGM.

As a vote to dis-apply the auditory requirement expires annually another vote to dis-apply the auditory requirement for the 2024-2025 financial period was now necessary.

It was proposed to dis-apply formal auditing for this financial period and confirmed by a unanimous vote.

It was proposed to re-appoint FFG as KCLT accountants for 2024-2025 and confirmed by a unanimous vote.

Item 4.

One of the Trustees (S.M) was due to retire from the Trustee Board after the AGM and was prepared to stand for re-election i.a.w. Rule C 20.3

(S.M) was re-elected as a Trustee by a unanimous vote.

Item 5.

A member (A.R) has served on the Trustee Board on a co-opted basis for some time and is willing to serve as an elected Trustee.

From the floor, a member requested background information which (A.R) provided informing the meeting of her career background and her interest in affordable housing.

The Secretary proposed that (A.R) be instated as a KCLT Trustee. This was agreed by a unanimous vote.

Item 6.

The Chair advised that there were up-to-date Plans on the tables surrounding the hall, plans of the CLT houses and also a plot plan of where those houses will be

Immediate timeline Phase 1

- Oct 24 The new Primary School opened after half term.
- Sep 24 1st 4 CLT Affordable Homes delivered & start of market homes delivery
- Nov 24 – Dec 26 Remainder 26 Ph 1 CLT homes delivery
- Early 25 Community Building/CLT Office & 4 SB plots delivered
- Early 26 Perimeter Road complete (before 135 homes occupied)
- Late 26 Allotments available

Prior to perimeter road completion it is hoped that there will be a process of consultation on the traffic calming that the current village centre will need to make it a 20-mph zone in addition to the mandatory TRO consultation process. The rest of Station Road south of the Longstones' roundabout to the Bell will reduce to 30 mph. No traffic calming is planned for this southern section of Station Road.

Questions

1. A member requested an update on the status of the proposed roundabout at the Bell Inn junction. The Chair advised that communication between the developer, Bellway, Cambridgeshire and West Suffolk Highways and the Kennett Parish Council is active and currently a positive outcome is anticipated. A mini roundabout is proposed at the junction making use of the triangle of land to the west side of the road with road modifications to the present road layout and the provision of a pedestrian crossing.
2. A member requested clarification on the speed limits on the new perimeter road as he had been advised by ECDC that the road between the northerly and southern roundabouts would be designated a 30-mph zone. As it had been originally understood that the northern section from Dane Hill Road to the intermediate roundabout would remain at the national speed limit of 60-mph dropping to 30-mph from the intermediate roundabout to the Station Road roundabout to the south, this was seen as a "win win" situation. For clarity the Secretary identified the road layout on a Site Plan including the roundabout positions.

AOB.

There being no further business, the meeting was closed at 1931.

Frank Danks KCLT Secretary

Kennett Community Land Trust



07 September 2024

Kennett Community Land Trust Annual Report 2023/24

Board's Report on the Affairs of the Society

Introduction

1. This is the third formal annual report produced by Kennett Community Land Trust (KCLT).
2. This report aims to cover the following:
 - a. Contract negotiations with Bellway Homes on their deliverables to KCLT.
 - b. Allocations of the first 4 affordable Homes.
 - c. FCA agreement to KCLT Rules
 - d. Registered Provider Application update and future thinking.
 - e. The East Cambs District Council (ECDC) grant application and spend.
 - f. The Trust's financial forecast based on the Affordable Homes Delivery Programme.
 - g. Key achievements and events.

Contract Negotiations with Bellway Homes on Deliverables to KCLT

3. Affordable Homes Contract. Kennett CLT have now agreed contracts with Bellway for 30 Affordable Homes during phase 1 although exchange has been delayed until 13 September 2024. For the record the Trust has been admirably supported in these contracts by Melissa Starkings from Birketts' Solicitors and by Kate Gould our Legal Adviser without whom we would have found it much more challenging. According to the Accommodation Schedule attached at Annex A, this includes:

a. Aug/Sep 24 – 1 x 2B AR, 1 x 2B AR, 1 x 1B SO	(Total 3 x AR + 1 x SO)
b. Nov 24 – 2 x 3B SO, 3 x 2B SO, 2 x 2B AR, 1 x 1B SO	(Total 2 x AR + 6 x SO)
c. Dec 24 – 2 x 2B AR	(Total 2 x AR)
d. Jun 25 – 4 x 3B AR, 1 x 4B SO	(Total 4 x AR + 1 x SO)
e. Jul 25 – 1 x 3B SO, 1 x 2B SO, 1 2B AR	(Total 1 x AR + 2 x SO)
f. Dec 25 – 1 x 4B AR	(Total 1 x AR)
g. Jun 26 – 1 x 4B AR, 2 x 2B AR,	(Total 3 x AR)
h. Dec 26 – 2 x 3B AR, 2 x 2B AR	(Total 4 x AR)
4. Public Open Space (POS) Contract. Kennett CLT will exchange the POS contract on 13 September 2024 with Bellway which will be released in phases, 12 months after practical completion of each package.
5. Self-Build Plot Contract. Contract drafted and broadly agreed subject to Transfers TBC. To be exchanged during Sep 24.
6. CLT Office/Community Building Contract. Contract drafted and broadly agreed subject to Transfers TBC. To be exchanged late 24.
7. Healthcare Facility Contract. Contract drafted and broadly agreed subject to Transfers TBC. To be exchanged late 24.

Kennett Community Land Trust is a Charitable Community Benefit Society registered with the FCA under number 7443, registered office 66 Station Road, Kennett, Newmarket CB8 7QF

8. Allotments Contract. Contract drafted and broadly agreed subject to Transfers TBC. To be exchanged late 24.

Allocations of the First 4 Affordable Homes

9. During the year Palace Green Homes kindly offered the services of their Allocations Officer to assist with administration of the Trust and specifically, the allocations of the first 4 affordable homes. The individual concerned had an enormous amount of experience in housing management and the allocation process and handled the complex business of awarding points to potential applicants. An independent panel of 3 well respected people within the community kindly offered their valuable time and experience to make decision on the prioritization of applicants within the allocation process. For the record our thanks goes to the Rector Steve Day, an ECDC Councilor Julia Huffer and the Deputy Head of Kennett Primary School Michelle Mountford for their invaluable time and assistance in this process.
10. After a slow start in March when the process started, applicants started streaming in during the summer and overall we received over 100 applicants. The Independent Panel has sat 3 times to nominate additional applicants due to some people who were offered homes not taking them up or becoming unsuitable prospective tenants following credit checks. At the time of writing all 3 affordable rent properties are allocated and accepted but no suitable Shared Ownership buyer has been found yet.

KCLT Rule Changes

11. Following unanimous agreement at the AGM in September 23, KCLT applied to the FCA to change some of the rules concerning the length of time Trustees could serve on the Board. This involved rescinding Rule C17.8 and D7.4 and deleting the last sentence of Rule D12.
12. The FCA confirmed agreement to these changes on 20 November 2023 and provided a confirmation of the actions with a new certificate.

Registered Provider Application Update

13. By way of background, KCLT submitted its stage 1 application to become a Registered Provider (RP) in August 2021 and after some correspondence exchanges requesting clarifications, the application was paused awaiting Bellway taking ownership of the development land and confirming that it would be selling houses on a turnkey basis to KCLT; this had to await the Development and Sale Agreement which has only recently been exchanged. The second was confirmation of the Reserved Matters Application (RMA) which was agreed by ECDC on 22 Mar 23. KCLT is now in a position to reapply for RP status and it received the application funding through an ECDC CLT grant in 2023.
14. The work which KCLT has already done to prepare for RP status, outlined in last year's report, puts us in a good position to reapply and operate using best practice principles.

East Cambs District Council Grant (ECDC) Application and Spend

15. The table below indicates the funding that was applied for and granted from ECDC's pre-development CLT Fund in April 2023 but as at today's date, the money has not been spent for the reasons stated in paragraph 9. Only 75% was advanced to the CLT and the figure is part of the balance that appears in the end of year financial statement. ECDC will provide the remainder of the fund bid once the invoice has been paid.

Task/Supplier	Bid	Initial Grant (75%)
Registered Provider Application	£2,500	£1875
Total	£2,500	£1875

16. In February 24, KCLT applied for a further set of grants from the ECDC pre-development CLT Grant to cater for the lenders admin costs and the legal costs associated with the first 4 CLT homes to be delivered in August 24 which was successful. As described in paragraph 11, only 75% is normally advanced to the CLT but the figure is not part of the balance that appears in the end of year financial statement because it was not paid into the KCLT account until May 24 which was after the financial Year end. Again, ECDC will provide the remainder of the fund bid once the invoices have been paid.

Task/Supplier	Bid	Initial Grant (75%)
Lender's Adnin Fees/ Triodos Bank	£15,508.85	£11,631.64
Solicitor's Fees/ Birkett's LLP	£19,070.00	£14,302.50
Legal Adviser's Fees/ Norfolk House Consulting	£576.00	£432.00
Total	£35,154.85	£26,366.14

The Trust's Financial Forecast based on the Affordable Homes Delivery Programme

17. Until late 2023, KCLT were using the working assumption provided by Bellway that it's first tranche of Affordable Home deliveries would be in November 2024. However in December 2023, Bellway Homes suddenly changed the goal posts and announced they were bringing forward 4 of KCLT's Homes in July 2024 and needed proof of affordability by 31 March 2024. This placed enormous pressure on the Trust to move very quickly and so Triodos Bank, with whom KCLT had worked before, made every effort to provide a solution. However, with the highest interest rates for many years in place, achieving the bank's service to debt ratio of 125% became a challenge for a model with all 30 units and it was therefore decided to restrict the initial requirement to the 4 units to be delivered in the summer. Even with this model, a Community Support Grant had to be provided by Palace Green Homes to meet the Bank's requirements. Bellway slipped delivery until late August with Heads of Terms being agreed in June 2024 but this was subsequently delayed again to September when a revised Covenant issue prevented exchange at the correct time.

18. Palace Green Homes (part of East Cambs Trading Company (ECTC)) had worked on a bespoke financial model for KCLT to demonstrate viability prior to submission of its mortgage application. Using a model of 50% interest mortgage for the first 10 years and 50% capital repayment and interest model for 25 years, viability was achieved but only with the addition of a community support grant from Palace Green Homes to ensure the 125% was reached. For the record, the Trust is indebted to the CEO of Palace Green Homes, Emma Grima, who has devoted a huge amount of her time to supporting us morally and financially together with her Financial Director, Nigel Ankers, who has worked tirelessly on numerous models to get us "over the line" with Triodos.

19. With this first loan agreement for 4 units in place, the next step is to retry the model for the remaining 26 units with tranches starting in November 2024, June 2025, June 2026 and December 2026. If it doesn't achieve the bank's requirement, the model will be reworked to cater for the next tranche of 10 units only as a second mortgage and perhaps with the anticipated reduction in interest rates, look at the last 16 units as a third mortgage.

Key Achievements and Events during the Year

20. Calendar of key achievements/Events;

- a. 5 September 2023 – AGM in Kennett School (19 attendees). Agreed Rule change
- b. 18 October 2023 – First Trustee Site Visit (Green Concrete Foundations laid). See photos below
- c. 20 November 2023 – KCLT Rule Changes agreed by FCA
- d. January 24 – Second Trustee Site Visit
- e. 26 February 2024 – Third Trustee Site Visit. (Attic Roof Trusses in place)
- f. 28 February 2024 – ECDC Grant Application submitted
- g. 17 April 2024 – ECDC Grant Approved.
- h. 24 May 2024 – Formal Opening of Bellway Show Homes. Trustees and key personnel invited.
- i. 21 June 2024 – Chairman presented at the CLT Network Conference in London on "Large Scale Development"

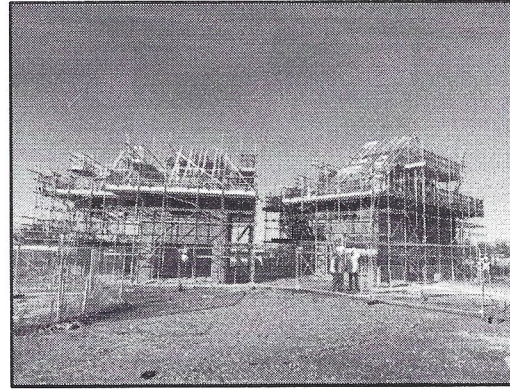
- j. 20 July 2024 – Formal Opening of Ashberry Show Homes.
- k. 13 September 2024 (TBC) – Contract Exchange for Affordable Homes and Public Open Space

[Signature]

Robin Swanson
Chairman



18 Oct 23 – Trustees visit Foundations of 1st CLT Homes



26 Feb 24 – 1st 4 CLT Homes at Roof Truss Level

Mandatory Statements for the Annual Report

Statement of the Values and Objectives of the Society

- 21. KCLT's mission is to provide a structure within which everyone can support and participate in initiatives to improve our living and working environment now and for the future.
- 22. KCLT's objectives are to carry out the following for the benefit of the people who live and / or work in the parish:
 - a. Provide and manage housing (especially affordable housing) and assistance to help house those in need;
 - b. Provide workspace buildings and / or land to provide employment opportunities;
 - c. Promote community development;
 - d. Promote community based resources and / or facilities;
 - e. Provide, promote and advance renewable and sustainable forms of energy and development.
- 23. KCLT's Values are:
 - a. Community ownership of land and property assets.
 - b. Respecting local needs and the views of the whole community.
 - c. Caring for the physical and natural environment.
 - d. Enhancing a sense of solidarity in the local community.
 - e. Maximising skills, social linkages and economic capacity of people in the local community.
 - f. Acting with transparency, accountability and integrity.
 - g. Encouraging local democracy, self-sufficiency and social responsibility.
 - h. Considering future generations.

[Signature]

Robin Swanson
Chairman

Statement of the Current Obligations of Board Members to the Board and KCLT

24. All Board members are paid up members of Kennett CLT and have no financial obligation to Kennett CLT. They must declare their interests in all other bodies and remove themselves from discussions about matters in which they have a conflict.
25. All current Board Members have signed up to the following commitments.
 - a. Regularly attend board meetings (which take place [monthly]), AGMs and other important related meetings.
 - b. Declare any personal conflict of interest as soon as possible to the Chair or to the relevant board meeting and remove themselves from all associated discussions and votes.
 - c. Participate actively in the work of the board and any committee they join.
 - d. Volunteer for and willingly accept assignments within my competence, and complete them thoroughly and on time.
 - e. Stay informed about the Trust's business, prepare well for each meeting, and review and comment upon minutes and reports.
 - f. Get to know other board members and build a collegial working relationship that contributes to consensus.
 - g. Be an active participant in the board's annual evaluations and planning workshops.
 - h. Report any concerns regarding governance or implementation of the Trust's finance policy, budget or business plan promptly to the Chair, the Treasurer or the Secretary.
 - i. Report any issues with the Trust's homes or open spaces to the relevant staff member.
 - j. Help with the running of the Trust's community events and consultations.
 - k. Be responsible for the promotion of the Trust in public.



[Signature]

Robin Swanson
Chairman

The Policy for Electing New Board Members adopted pursuant to Rule D7

26. Members of the Board are appointed through an open recruitment process, for their generic governance competencies, and for their specialist knowledge, skills and experience, relevant to the Trust's activities and the context within which it operates.
27. When invited to be a Trustee the individual will need to provide the Kennett Community Land Trust Board Secretary with the information required by KCLT Rule D4.
28. Chosen candidates will be put forward to the next AGM as candidates for elections as Board Members. Members will be given the opportunity to vote on the election of the candidates put forward at the relevant AGM and in so doing members will use their best endeavors to ensure that successful candidates have the requisite skills and experience that may be required by the Board.
29. The Secretary will complete the necessary paperwork with the FCA and register the individual as a Trustee at the next return.
30. These policies are contained within the Trustee's Handbook and Governance Framework policy Issue 1 dated Aug 22.

[Signature]
Frank Danks
Secretary



The Policy for Admitting New Members adopted pursuant to Rule C13

31. Kennett CLT has around 176 members who are organized into two classes of membership;
- a. Full Members (with full voting rights). Those that live/ work/ educate their children/ own property or do business in the parish of Kennett.
 - b. Associate Members (carry no voting rights). Open to those individuals and businesses not located in Kennett but who want to locate or work in Kennett in the future.
32. All Applicants must be over 18. When considering applications for membership, the Board will consider each application on its merits having regard to the Rules of KCLT, its policies and objectives.
33. See New Membership Admission Policy – Issue 1 dated August 22

[Signature]
Frank Danks
Secretary



The List of Existing Board Members required by Rule D11 together with those Existing Members' Skills and a Statement of Desired Skills

34. The Directors of the Board are listed below including their skills, qualities and experience.

Trustee/ Director	Last Re-Elected (M/Y)	Skills, Qualities and Experience
Robin Swanson	September 2023	Kennett Resident, Strategic development, Leadership roles, Analysis and decision making
Frank Danks	September 2023	Kennett Resident, Line and Team Management, Risk Analysis and decision making
Tim Foddy	September 2023	Kennett Resident, Business Planning, Environment and Sustainability
Lynne McCallum	September 2023	Former Kennett Resident, Technical skills including house building expert, Environment and Sustainability
Paul Swanson	September 2023	Former Kennett Resident, Estate & Landscape Management, Health and Safety
Susan Meister	September 2021	Communications and Media, Fund Raising
Alison Rich	September 2024	Former HR Director, Board Level Experience
Peter Johnson	Co-Opted	Kennett Resident, Local connection to Community in Dane Hill Farm complex.
Scott Horsley	Co-Opted	Kennett School Headmaster, Line and team Management, Analysis and decision making

35. The Trustee Board Skills Analysis Issue 1 dated Jun 22 still identifies some gaps. There continues to be a need to identify an individual to Chair the Audit and Risk Committee and provide affordable housing management expertise although support from Palace Green Homes to assist in Allocations has brought some expertise in this area to advise the Board. There are a few other areas that could be improved as well.

36. We have managed to recruit another Trustee who is a professional with a high level background at Board level (Alison Rich); she has been a great help in the short time she has been with us. Kennett is

currently a small community and finding other volunteers to meet the needs of the Board continues to be challenging but a big effort will be made again to improve this situation during the coming years as more members join from the new development.



[Signature]

Robin Swanson

Chairman

All other Statements required by the Society's Adopted Code of Governance and Regulatory Requirements.

37. Kennett CLT have adopted the Confederation of Co-operative Housing (CCH) Code of Governance and are compliant with the majority of the requirements. In the compliance analysis prepared in Jun 22, the Trust recognised that there were some shortfalls but action continues to be taken to move towards full compliance in the short to medium term.

38. The Trust has approved its Procurement Policy which includes reporting on value for money. Before submitting bids for Grants, KCLT seek quotes from all suppliers of services. In the largest categories of expenditure, three providers are approached and an assessment made of the best value for money.

[Signature]

Robin Swanson

Chairman



Kennett Community Land Trust Ltd Finances

39. Accounting Policies

- a. Statutory Information. Kennett Community Land Trust Limited is a Co-operative and Community Benefit Society limited by shares registered in England and Wales under the Cooperative and Community Benefit Societies Act 2014, with registration number RS007443. The Registered office is 66 Station Road, Kennett, Newmarket, Cambridgeshire CB8 7QF.
- b. Basis of Preparation of Financial Statements.
 - i. The financial statements are prepared under the historical cost convention in accordance with FRS 102 Section 1A Small Entities – The Financial Reporting Standard applicable in the UK and republic of Ireland and the Companies Act 2006.
 - ii. The Financial statements have been prepared on a going concern basis as, after making appropriate enquiries, the directors have reasonable expectation that the society has adequate resources to continue in operational existence for the foreseeable future at the time of approving the financial statements.
 - iii. The financial statements are prepared in sterling, which is the functional currency of the society. Monetary amounts in these financial statements are rounded to the nearest £1.
- c. Information regarding Directors and Employees. Under the society's rules, directors are prohibited from receiving remuneration from the society. There we no employees during the current or prior period.

40. Income and Expenditure Account for the Year Ended 31 March 2024

			2024		2023
		Notes	£		£
TURNOVER			9,439		(20,927)
Cost of Sales			-		-
GROSS SURPLUS / (DEFICIT)			9,439		(20,927)
Administrative Expenses			(9,883)		(24,237)
OPERATING SURPLUS / (DEFICIT)			(444)		(45,163)
Profit / (Loss) on sale of fixed assets			-		-
Interest payable and similar charges			-		-
SURPLUS FOR THE FINANCIAL YEAR			(444)		(45,163)

41. Society Balance Sheet dated 31 March 2024

		2024		2023	
	Notes		£		£
CURRENT ASSETS					
Cash at bank and in hand			7,179		7,267
			7,179		7,267
Creditors: Amounts Falling Due Within One Year	2		(700)		(350)
Net Current Assets (Liabilities)			6,479		6,917
NET ASSETS			6,479		6,917
CAPITAL AND RESERVES					
Called Up Share Capital	4		176		171
Unrestricted Reserves			6,303		6,746
SHAREHOLDERS FUNDS			6,479		6,917

42. Called Up Share Capital. Members hold a minimum of 1 share and the directors may allot additional share upon application. Members are liable for £1 in the event of a winding up. During the year, 1 ordinary £1 shares were issued, while 2 were cancelled as members left in accordance with the society rules.


	2024	2023
	£	£
As at 31 Mar 23	176	171

43. For the year ending 31 March 2023 the society was entitled to exemption from audit under section 84 of the Co-operative and Community Benefit Societies Act 2014. The members have not required the society to obtain an audit in accordance with the act.
44. These financial statements have been prepared in accordance with the Co-operative and Community Benefit Societies Act 2014 and UK GAAP, incorporating FRS102 1A – Small Entities.
45. These financial statements were approved by the members of the committee.

Signed on behalf of the Committee



Mr. Francis Danks



Mr. Robin Swanson



Mr. Tim Foddy

Annual Report Conclusion

46. This completes the Annual Report for 2023/24. The Trustees have been actively engaged throughout an intense year preparing for contract exchanges and taking on the first of our 4 affordable homes. This will intensify as the year progresses with taking on a further 10 affordable homes in November/December and a further 8 in June/July 2025. We look forward to the challenge and remain confident that we will deliver much needed affordable houses which will remain in the ownership of the village in perpetuity.



Robin Swanson
Chairman
Kennett Community Land Trust