

Charity registration number 1020194

Company registration number 02813362 (England and Wales)

CARE RIGHTS UK: YOUR CARE CHAMPION
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

CARE RIGHTS UK: YOUR CARE CHAMPION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Richard Malcom Hawes (Chair) Samantha Louise Williamson (Interim Treasurer) Susan Jane Midha Peter Quentin Storey Emily Anne Graham (Appointed 6 November 2024) Duncan Edward Lugton (Appointed 6 November 2024) Mrs Patricia Davies (Resigned on 31 May 2025) Nariman Dhunjishaw Ghandhi (Treasurer) (Resigned on 17 July 2024) Susan Mary Redmond (Resigned on 1 February 2025) Stephen Bernard Burke (Resigned on 26 September 2024)
Charity number	1020194
Company number	02813362
Senior Management	Helen Wildbore - Chief Executive Officer
Registered office	Unit 6, Aztec Row 1 Berners Road London England N1 0PW
Independent examiner	David Terry FCA Ramon Lee Ltd Chartered Accountants 93 Tabernacle Street London EC2A 4BA
Bankers	The Charity Bank Limited Fosse House 182 High Street Tonbridge Kent TN9 1BE Nationwide Bank Nationwide House Pipers Way Swindon SN38 1NW

CARE RIGHTS UK: YOUR CARE CHAMPION

LEGAL AND ADMINISTRATIVE INFORMATION

The Co-operative Bank Plc Bank Plc
P.O. Box 250
Skelmersdale
WN8 6WT

Aldermore Bank
1st Floor, Block B
Western House
Lynch Wood
Peterborough
PE2 6FZ

Investment Managers

Charles Stanley & Co. Ltd
55 Bishopgate
London
EC2N 3AS

Website

www.carerightsuk.org

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CARE RIGHTS UK: YOUR CARE CHAMPION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charitable company's Memorandum and Article of Association, the Companies Act 2006 and "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).

Our purpose

Care Rights UK is your care champion, the charity focused on promoting the rights of people in care.

We want people to know their rights and how to use them. We offer information, advice and support to empower people using care services and the relatives and friends who help them.

As a community of families and experts, we fight for better lives for people in care. We identify poor care and highlight good practice, and demand a better care system.

Objectives and activities

Our vision for the best quality of life for older people needing care has been at the heart of the charity's work for the past 30+ years. This year was the second of our three-year strategy in which we aim to:

- Inform, advise and empower more people about care rights.
- Campaign for essential change so that people's rights are respected and they receive high quality care from a system which is appropriately funded, staffed and valued.
- Grow to meet the challenge as a financially sustainable, effective organisation.

Sadly, with the crisis in social care continuing, more people needed to turn to our advice line. We supported people with 2,000 calls or emails, an increase on the previous year. People are coming to us with increasingly complex issues, often facing multiple problems with their care. Supporting people has become much more challenging as they continually hit barriers, with care services and local authorities so stretched and under-resourced. The changes we help to bring about, however small, have a huge impact on lives.

With this challenging environment, our work to push for a better care system is all the more important. We continue to hold the Government and regulator to account for protecting the rights of people needing care, and to call for much needed reform of the sector.

We have grown to meet the challenge, doubling the size of our advice team and introducing first and second tier support. We have invested in our systems to improve our efficiency, including a new CRM.

Key activities this year:

- Our joint campaign for a new right to a Care Supporter achieved further political backing, being included in the manifestos of Labour, Liberal Democrats, Green and Plaid Cymru
- Investment in a new database has transformed how we engage with our supporters and better monitor our impact
- Submitted evidence to the UK Covid-19 Public Inquiry module on healthcare
- Called out breaches of rights and systemic concerns about care in the media, including front page story in national press and TV interviews
- Built our knowledge of UK-wide care law to enable us to reach more people in need of advice and support

CARE RIGHTS UK: YOUR CARE CHAMPION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Volunteers and Consultants

We are extremely grateful for the support and generous contributions to the charity during this reporting period of excellent volunteers and consultants: Francesca Grandi, Georges Olivier, Rebecca Middleton, Mike Williams, Sue Toole, Bob Walters, and David Watson. They have all made valuable contributions to our work.

We are extremely grateful for the pro bono support of Emma Jones and Beatrice Morgan at Leigh Day Solicitors, as well as the wider team providing support for our core participant status at the UK Covid-19 Public Inquiry, including Carolin Ott, Tessa Gregory, Heidi Pathak, as well as Adam Straw KC at Doughty Street Chambers and Jessica Jones at Matrix Chambers. We give thanks to our fellow core participants, John's Campaign and the Patients Association, for their solidarity and support.

We are also grateful to those who supported our joint campaign (with John's Campaign and Rights For Residents) for a new right to a Care Supporter, including Tom Gillie of Matrix Chambers, Dan Carden MP, Daisy Cooper MP, Liz Saville Roberts MP and Human Story Theatre.

Staff and Trustees

As usual, thanks are due to our superb staff and CEO and the combined efforts of the Trustees who have made our work possible this year.

Financial review

The Statement of Financial Activities showed a net deficit of £365,223 (2024 – net deficit of £73,716) for the year and reserves stand at £2,466,515 (2024 - £2,831,738). The result for the year includes investment loss of £154,167 (2024 – profit £127,400). The financial position at the year revealed by the Balance Sheet on page 7 shows net current assets or working capital of £44,056 (2024 – £30,761). The net book value of tangible fixed assets held, all of which are used directly for charitable purposes, amounted to £1,271 (2024 – £2,948). The market value of investments was £2,421,188 (2024- £2,798,029).

Public benefit statement

In shaping our objectives for the year and planning our activities, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a Charity (PD2). The achievements and activities above demonstrate the public benefit arising through the charity's activities.

Principal funding sources

The main funding sources for the charity are investment income derived from a generous legacy (the Lampard-Watt bequest) together with other bequests, membership and donations. Additionally, it is anticipated that capital appreciation will also contribute to any shortfall of expenditure over income.

Reserves policy

The trustees have reviewed the reserves of the charity and its basic aim remains as in previous years to build and maintain in hand at all times unrestricted general funding reserves equivalent to not less than three to six months operating costs. The trustees regard this as the prudent minimum level for continuing normal operations while income and expenditure both inevitably fluctuate. As at the year end, financial statements showed reserves of £2,466,515 (2024 - £2,831,738), of which £Nil (2024 - £Nil) was restricted. In addition, the trustees have set aside designated funds totalling £77,520 (2024 - £123,292) for specific purposes of staff contingency and premises lease. The unrestricted funds not designated or invested in tangible fixed assets were £2,387,724 (2024 - £2,705,498).

The funds received from Lampard Watt bequest in 2017/18 are unrestricted. They currently form the majority of the funds invested under a formal policy as outlined below with the aim of providing a regular return to support the charity's operating activities. The market value of this investment as at 31 March 2025 was £2,421,188 (2024 - £2,798,029).

CARE RIGHTS UK: YOUR CARE CHAMPION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Investment powers and policy

Under its Memorandum and Articles of Association, the charity has the power to invest in any way the trustees think fit for the investment of charitable funds.

On 14 December 2017 the trustees adopted a formal Investment Policy for the management of the Lampard Watt investment reserve which has been agreed with and implemented by the appointed investment advisers and managers, Charles Stanley & Co. This policy remains in place and the trustees regularly review the investment portfolio in the context of the operational strategy and spending plan. Short term cash reserves are invested on deposit with banks or institutions approved for the purpose of holding charity funds.

Future activities

With reform of social care failing to attract the political urgency it requires, and the UK Covid-19 Inquiry turning to its review of social care, next year is likely to be even busier. Key activities include:

- Giving evidence to the UK Covid-19 Inquiry on social care, ensuring the voices of people relying on care are heard
- Holding the new Government to their manifesto commitment on our joint campaign for a new legal right to a Care Supporter
- Publishing our Vision for Social Care, pushing for much-needed reform with people's rights centred
- Developing sustainable income through expanding our fundraising

Structure, governance and management

Governing document

The Care Rights UK: your care champion previously known as The Relatives and Residents Association, is a Charity registered under the Companies Act 2006 as a company limited by guarantee and not having a capital divided by shares.

The company was incorporated on 28th April 1993 and became a registered Charity on 30th April 1993. It is constituted as a company limited by guarantee under the Memorandum and Articles of Association. The charity registration number is 1020194 and the company registration number is 02813362.

Recruitment and appointment of trustees

One third of the trustees are subject to re-election each year at the Annual General Meeting. The Officers are subject to election each year. The trustees are also the directors of the company. The trustees in office in the year are set out on Legal and Administrative Information page. Elections took place via post for two new trustees in August 2025. Further trustees will be elected at the AGM to be held on 23 October 2025.

The trustees have no beneficial interest in the company other than as members.

Organisation

The trustees meet regularly in order to manage the affairs of the charity. Day to day running of the charity is the responsibility of Chief Executive who manages the staff and reports regularly to the Chair, Audit & Risk Committee and Board of Trustees.

Related parties

The charity works collaboratively with several other voluntary and not-for-profit organisations in pursuing its charitable activities.

Risk management

Systems are established to mitigate any major risks to which the charity is exposed. An Audit and Risk Committee, reporting to the Board, monitors risks and keeps a risk register under review. Over the past year, the charity has increased its training and resources for the prevention and detection of fraud, and has added cyber insurance.

Charitable and political donations

During the year the company made no political or charitable donations.

CARE RIGHTS UK: YOUR CARE CHAMPION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Statement of trustees' responsibilities

The trustees, who are also the directors of Care Rights UK: your care champion for the purpose of company law, are responsible for preparing the trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The trustees' report was approved by the Board of Trustees and signed on its behalf by:

Signed by:

21E2775AE88D4C4...
Richard Hawes
Chair

23 October 2025

CARE RIGHTS UK: YOUR CARE CHAMPION

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CARE RIGHTS UK: YOUR CARE CHAMPION

I report to the trustees on my examination of the financial statements of Care Rights UK: your care champion (the charitable company) for the year ended 31 March 2025.

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

Responsibilities and basis of report

As the trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

- 1 accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Signed by:



BFA6442682BF4CE...

David Terry FCA

Ramon Lee Ltd
Chartered Accountants
93 Tabernacle Street
London
EC2A 4BA

Dated: 23 October 2025

CARE RIGHTS UK: YOUR CARE CHAMPION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
<u>Income from:</u>					
Donations and legacies	3	39,094	-	39,094	15,702
Charitable activities	4	7,603	847	8,450	28,904
Investments	5	91,560	-	91,560	91,494
Total income		138,257	847	139,104	136,100
<u>Expenditure on:</u>					
Raising funds	6	37,750	-	37,750	47,375
Charitable activities	7	311,563	847	312,410	289,841
Total expenditure		349,313	847	350,160	337,216
Net income/(expenditure) and net movement in funds before gains and losses on investments		(211,056)	-	(211,056)	(201,116)
Net gains/(losses) on investments	11	(154,167)	-	(154,167)	127,400
Net movement in funds		(365,223)	-	(365,223)	(73,716)
Fund balances at 1 April 2024		2,831,738	-	2,831,738	2,905,454
Fund balances at 31 March 2025		2,466,515	-	2,466,515	2,831,738

CONTINUING OPERATIONS

None of the company's activities were acquired or discontinued during the above two financial years.

TOTAL RECOGNISED GAINS AND LOSSES

The company has no recognised gains or losses other than the above movement in funds for the above two financial years.

The notes on pages 9 to 20 form part of these financial statements.

CARE RIGHTS UK: YOUR CARE CHAMPION

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	12		1,271		2,948
Investments	13		2,421,188		2,798,029
			<u>2,422,459</u>		<u>2,800,977</u>
Current assets					
Debtors	14	20,669		20,942	
Cash at bank and in hand		65,718		42,904	
		<u>86,387</u>		<u>63,846</u>	
Creditors: amounts falling due within one year	15	(42,331)		(33,085)	
Net current assets			<u>44,056</u>		<u>30,761</u>
Total assets less current liabilities			<u>2,466,515</u>		<u>2,831,738</u>
Income funds					
Designated funds	17	77,520		123,292	
General unrestricted funds		<u>2,388,995</u>		<u>2,708,446</u>	
			<u>2,466,515</u>		<u>2,831,738</u>
			<u>2,466,515</u>		<u>2,831,738</u>

The notes on pages 9 to 20 form part of these financial statements.

CARE RIGHTS UK: YOUR CARE CHAMPION

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2025

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The directors acknowledge their responsibilities for:

a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees on 23 October 2025 and signed on behalf by:

Signed by:

Richard M Hawes

Richard Hawes
Chair

Company registration number 02813362

CARE RIGHTS UK: YOUR CARE CHAMPION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

1.1 Accounting convention

The financial statements have been prepared in accordance with the charitable company's Memorandum and Article of Association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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 charitable company is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charitable company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The charity's financial statements shows a net deficit of £365,223 (2024 – of £73,716) including an investment revaluation loss of £119,819 (2024 – revaluation gain of £148,540) for the year and free reserves of £2,387,724 (2024 - £2,705,498). The total expenditure for the year was £350,160 (2024 - £337,216). The trustees are of the view that these results have secured the immediate future of the charity for the next 12 to 18 months and on this basis the charity is a going concern.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

All income is included in the consolidated SOFA when the charity is legally entitled to it, receipt is probable and the amount can be measured with sufficient reliability.

Grant income

Grants are credited to the SOFA when the charity is entitled to the funds. Income is only deferred where there are time constraints imposed by the donor or if the funding is performance related.

Where entitlement to grants receivable is dependent upon fulfilment of conditions within the charity's control, the income is recognised when there is sufficient evidence that conditions will be met.

Grants supporting the core activities of the charity and with no specific restrictions placed upon their use are included within donations and legacies. Grants that have specific restrictions placed upon their use are included within income from charitable activities.

CARE RIGHTS UK: YOUR CARE CHAMPION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Donations and legacies

Donations are recognised in the period in which they are received. Legacy income is recognised when the charity's entitlement is judged to be probable and where the amount can be reliably measured.

Contract income

Income from charitable activities include income recognised as earned (as the related goods and services are provided) under contract.

Investment income

Investment income is included when receivable.

1.5 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.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis of staff time allocated to each activity.

1.6 Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation. Individual fixed assets costing £500 or more are capitalised at cost.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	25% on Cost
Computer equipment	25% on Cost
Office equipment	25% on Cost

1.7 Investment properties

Investments comprise assets held to generate future income and include cash balances. All investments assets are shown on the balance sheet at market value at the balance sheet date. The market value has been determined by the Independent Investment Portfolio Managers. Realised gains and losses arising on the revaluation of investment assets are included in the Statement of Financial Activities.

The charity does not acquire put options, derivatives or other complex financial instruments. The main form of financial risk faced by the charity is that of volatility in equity markets and investment markets due to wider economic conditions, the attitude of investors to investment risk, and changes in sentiment concerning equities and within particular sectors or sub sectors.

Realised / unrealised gains and losses

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial period. Unrealised gains and losses are calculated as the difference between the fair value at the period end and their carrying value. Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

CARE RIGHTS UK: YOUR CARE CHAMPION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (Continued)

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charitable company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charitable company's balance sheet when the charitable company becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally 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.

1.10 Taxation

The charity is a registered charity and, therefore, is not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

1.11 Creditors and Provisions

Creditors and Provisions are recognised when the charitable company has a legal or constructive present obligation as a result of a past event, it is probable that the charitable company will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

1.12 Operating Leases

The charity classifies the lease of property as an operating lease. The rentals are charged to the Statement of Financial Activities on a straight-line basis over the lease duration. No assets are held under hire purchase agreements.

1.13 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.14 Cash flow statement

The charitable company qualifies as a small company and advantage has been taken of the exemption provided by SORP (FRS 102), not to prepare a cash flow statement.

1.15 Volunteers and donated services, facilities and goods

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the charity is not recognised in the main body of the financial statements but detail is contained in the trustees report.

CARE RIGHTS UK: YOUR CARE CHAMPION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

2 Critical accounting estimates and judgements

In the application of the charitable company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds £	Total 2025 £	Total 2024 £
DMH Stallard LLP	30,000	30,000	-
CSIS Charity Fund	-	-	5,000
Other donations under £1,000	4,324	4,324	3,452
Donations in kind	770	770	3,250
Compass Business Finance Donation	4,000	4,000	4,000
	<u>39,094</u>	<u>39,094</u>	<u>15,702</u>
For the year ended 31 March 2024	<u>15,702</u>	<u>-</u>	<u>15,702</u>

CARE RIGHTS UK: YOUR CARE CHAMPION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

4 Charitable activities

	Membership services	Policy & Campaigns	Projects and development	Total 2025	Total 2024
	£	£	£	£	£
Donations in kind	-	5,820	275	6,095	14,500
Campaign donations	-	847	-	847	10,395
Membership fees	1,508	-	-	1,508	984
Meeting, Events, Research & Conference Incomes	-	-	-	-	3,025
	<u>1,508</u>	<u>6,667</u>	<u>275</u>	<u>8,450</u>	<u>28,904</u>
Analysis by fund					
Unrestricted funds	1,508	5,820	275	7,603	18,509
Restricted funds	-	847	-	847	10,395
	<u>1,508</u>	<u>6,667</u>	<u>275</u>	<u>8,450</u>	<u>28,904</u>
For the year ended 31 March 2024					
Unrestricted funds	4,009	13,025	275		18,509
Restricted funds	-	10,395	-		10,395
	<u>4,009</u>	<u>23,420</u>	<u>275</u>		<u>28,904</u>

The charity is indebted to a number of individuals for providing the pro bono services throughout the year. The aggregate value placed on these contributions by the trustees for the year is £6,865 (2024 - £17,750). The income equivalent is included within donations as £770 (2024 - £3,250) and within income from charitable activities as £6,095 (2024 - £14,500), and corresponding charges included within expenditure as other direct costs and support & governance costs.

5 Investments

	Unrestricted funds	Total 2025	Total 2024
	£	£	£
Interest and Dividend income	91,553	91,553	91,053
Bank deposit interest	7	7	441
	<u>91,560</u>	<u>91,560</u>	<u>91,494</u>
For the year ended 31 March 2024	<u>91,494</u>		<u>91,494</u>

CARE RIGHTS UK: YOUR CARE CHAMPION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

6 Raising funds

	Unrestricted funds £	Total 2025 £	Total 2024 £
Staff costs	5,443	5,443	6,387
Fundraising costs	2,847	2,847	9,823
Investment management fees	24,823	24,823	26,381
Share of support costs (see note 8)	3,685	3,685	3,976
Share of governance costs (see note 8)	952	952	808
	<u>37,750</u>	<u>37,750</u>	<u>47,375</u>
For the year ended 31 March 2024			
Fundraising and publicity	47,375		47,375
	<u>47,375</u>		<u>47,375</u>

7 Charitable activities

	Projects & development £	Helpline activities £	Policy & campaigns £	Membership services £	Conferences, events & training £	Total 2025 £	Total 2024 £
Staff costs	442	99,825	40,582	4,030	7,209	152,088	147,904
Other direct costs	277	-	6,215	-	-	6,492	14,542
Database costs	47	10,524	4,278	425	760	16,034	-
	<u>766</u>	<u>110,349</u>	<u>51,075</u>	<u>4,455</u>	<u>7,969</u>	<u>174,614</u>	<u>162,446</u>
Share of support costs (see note 8)	175	70,011	25,969	8,074	5,264	109,493	105,878
Share of governance costs (see note 8)	45	18,097	6,713	2,086	1,362	28,303	21,517
	<u>986</u>	<u>198,457</u>	<u>83,757</u>	<u>14,615</u>	<u>14,595</u>	<u>312,410</u>	<u>289,841</u>
Analysis by fund							
Unrestricted funds	986	197,610	83,757	14,615	14,595	311,563	
Restricted funds	-	847	-	-	-	847	
	<u>986</u>	<u>198,457</u>	<u>83,757</u>	<u>14,615</u>	<u>14,595</u>	<u>312,410</u>	
For the year ended 31 March 2024							
Unrestricted funds	10,676	121,899	129,423	9,161	8,287		279,446
Restricted funds	-	10,395	-	-	-		10,395
	<u>10,676</u>	<u>132,294</u>	<u>129,423</u>	<u>9,161</u>	<u>8,287</u>		<u>289,841</u>

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

8 Support costs

	Support costs	Governance costs	Total	Total
	£	£	2025 £	2024 £
Management staff costs	17,969	17,969	35,938	33,764
General office staff costs	24,442	2,398	26,840	12,658
Database costs	4,471	2,147	6,618	-
Depreciation	3,181	-	3,181	2,947
Other administrative costs	-	670	670	3,250
Rebranding costs	506	-	506	13,210
Premises and office costs	33,249	-	33,249	38,446
Communication costs	4,717	-	4,717	2,946
Information technology costs	5,544	-	5,544	3,752
Professional expenses	8,574	-	8,574	11,062
Insurance	2,111	-	2,111	1,605
Miscellaneous expenses	2,922	-	2,922	3,604
Training costs	5,402	-	5,402	-
Trustees expenses	-	1,991	1,991	252
Travelling and subsistence	90	-	90	843
Independent examiner's fees	-	4,080	4,080	3,840
	<u>113,178</u>	<u>29,255</u>	<u>142,433</u>	<u>132,179</u>
Analysed between				
Fundraising	3,685	952	4,637	4,784
Charitable activities	109,493	28,303	137,796	127,395
	<u>113,178</u>	<u>29,255</u>	<u>142,433</u>	<u>132,179</u>

9 Net movement in funds

	2025 £	2024 £
Depreciation on tangible fixed assets	3,181	2,947
Operating lease charges	22,800	22,800
<u>Independent examiner's fees</u>		
Independent examination	2,640	2,520
Other services	1,440	1,320
	<u>4,080</u>	<u>3,840</u>

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

10 Employees

The average number of full-time staff employed by the charity during the year was as follows:

	2025 Number	2024 Number
Direct charitable work	5.30	4.70
Total	5.30	4.70

The average monthly number of employees during the year was: 6.8 (2024: 6.3).

Total number of staff employed by the charity during the year was 9 (2024 – 7).

Employment costs	2025 £	2024 £
Wages and salaries	198,908	182,037
Pension	7,283	6,234
National Insurance	14,118	12,445
	220,309	200,716

There were no employees whose annual remuneration was more than £60,000.

During the year no trustees received any remuneration (2024 - £nil).

The key management personnel of the charity comprise the Chief Executive Officer. The total employee benefits of the key management personnel of the charity were £69,111 (2024 - £67,529).

11 Net gains/(losses) on investments

	Unrestricted funds £	Total 2025 £	Total 2024 £
Realised gains/(losses) on sale of investments	(34,348)	(34,348)	(21,140)
Unrealised gains / (losses) on year end valuation	(119,819)	(119,819)	148,540
	(154,167)	(154,167)	127,400
For the year ended 31 March 2024	127,400		127,400

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

12 Tangible fixed assets

	Office equipment £	Fixtures and fittings £	Computer equipment £	Total £
Cost				
At 1 April 2024	3,000	11,788	3,556	18,344
Additions	1,504	-	-	1,504
At 31 March 2025	4,504	11,788	3,556	19,848
Depreciation and impairment				
At 1 April 2024	2,999	8,841	3,556	15,396
Depreciation charged in the year	234	2,947	-	3,181
At 31 March 2025	3,233	11,788	3,556	18,577
Carrying amount				
At 31 March 2025	1,271	-	-	1,271
At 31 March 2024	1	2,947	-	2,948

13 Fixed asset investments

	Investments £	Cash in portfolio £	Total £
Cost or valuation			
At 1 April 2024	2,783,478	14,551	2,798,029
Additions	167,172	7,437	174,609
Realised gains/(losses)	(34,348)	-	(34,348)
Unrealised gains/(losses)	(119,819)	-	(119,819)
Disposals	(397,283)	-	(397,283)
At 31 March 2025	2,399,200	21,988	2,421,188
Carrying amount			
At 31 March 2025	2,399,200	21,988	2,421,188
At 31 March 2024	2,783,478	14,551	2,798,029
Historic cost			2,472,841
All of the above investments are allocated as follows: Investments at fair value comprises:			
UK equities			1,678,797
Overseas equities			624,653
Non equity			95,750
Cash held within the investment portfolio			21,988
			2,421,188

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

14 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Gift aid tax receivable	958	248
Other debtors	8,024	12,250
Prepayments	11,687	8,444
	<u>20,669</u>	<u>20,942</u>

15 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	3,912	2,716
Other creditors	6,850	8,050
Accruals	31,569	22,319
	<u>42,331</u>	<u>33,085</u>

16 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2023 £	Movement in funds		Balance at 1 April 2024 £	Movement in funds		Balance at 31 March 2025 £
		Incoming resources £	Resources expended £		Incoming resources £	Resources expended £	
Campaign donations	-	10,395	(10,395)	-	847	(847)	-
	<u>-</u>	<u>10,395</u>	<u>(10,395)</u>	<u>-</u>	<u>847</u>	<u>(847)</u>	<u>-</u>

CARE RIGHTS UK: YOUR CARE CHAMPION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

17 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds							
	Balance at 1 April 2023	Incoming resources	Resources expended	Transfers	Balance at 1 April 2024	Resources expended	Transfers	Balance at 31 March 2025
	£	£	£	£	£	£	£	£
Staff Commitment Fund	50,829	-	-	10,278	61,107	-	(16,409)	44,698
Premises Lease	96,097	-	(35,250)	1,338	62,185	(33,238)	3,875	32,822
	<u>146,926</u>	<u>-</u>	<u>(35,250)</u>	<u>11,616</u>	<u>123,292</u>	<u>(33,238)</u>	<u>(12,534)</u>	<u>77,520</u>

Unrestricted Funds - Designated:

Staff Commitment Fund - Represents the charity's provision for the cost of payments due to staff if redundancy notices had to be issued. This is purely contingent and no actual liability is expected to arise in the period.

Premises lease: To cover premises commitments for rent, service charge, business rates and dilapidation charges to December 2025.

18 Analysis of net assets between funds

	Unrestricted funds	Designated funds	Restricted funds	Total 2025	Unrestricted funds	Designated funds	Total 2024
	£	£	£	£	£	£	£
Fund balances at 31 March 2025 are represented by:							
Tangible assets	1,271	-	-	1,271	2,948	-	2,948
Investments	2,421,188	-	-	2,421,188	2,798,029	-	2,798,029
Current assets/(liabilities)	(33,464)	77,520	-	44,056	(92,531)	123,292	30,761
	<u>2,388,995</u>	<u>77,520</u>	<u>-</u>	<u>2,466,515</u>	<u>2,708,446</u>	<u>123,292</u>	<u>2,831,738</u>

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19	Operating lease commitments	2025	2024
		£	£
	Within one year	22,800	22,800
	Between two and five years	91,200	91,200
	In over five years	16,150	38,950
		<hr/>	<hr/>
		130,150	152,950
		<hr/>	<hr/>

20 Share capital
The company is limited by guarantee and does not have a share capital divided by shares.

21 Related party transactions

Details of transactions with trustees and senior management are in note 10. During the year, the charity received donations and gift in kind of £6,865 (2024 - £17,750) from trustees, related parties and other individuals.