

REGISTERED COMPANY NUMBER: 03510613 (England and Wales)

REGISTERED CHARITY NUMBER: 1068550

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

FOR

AGE UK DERBY & DERBYSHIRE

Sibbalds Limited
Chartered Accountants and Statutory Auditor
Oakhurst House
57 Ashbourne Road
Derby
Derbyshire
DE22 3FS

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REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025

TRUSTEES	L Done I R Hill A M Johnson J Matthews C R Newton M Eaton
COMPANY SECRETARY	L Done
REGISTERED OFFICE	29a Market Place Heanor Derbyshire DE75 7EG
REGISTERED COMPANY NUMBER	03510613 (England and Wales)
REGISTERED CHARITY NUMBER	1068550
AUDITORS	Sibbalds Limited Chartered Accountants and Statutory Auditor Oakhurst House 57 Ashbourne Road Derby Derbyshire DE22 3FS
SOLICITORS	Flint Bishop LLP St Michael's Court St Michael's Lane Derby DE1 3HQ
BANKERS	National Westminster Bank Plc 42 Bath Street Ilkeston Derbyshire DE7 8HF

2024/25 has undoubtedly been a challenging year as the charity took action to bring expenditure in line with income and deliver more with less. Overall, we met our objectives and took swift action to close services affected by Derbyshire County Council's decision to cease much of its voluntary sector grant funding. The bitter loss of our 20+ year old Befriending Service, as a result of the loss of 100% of its grant funding, was mitigated by the willingness of volunteers to maintain individual relationships and the professionalism of our staff personally affected but dedicated to the service to its last day. This heart-warming approach was replicated in our Careline Service and Information Roadshow with staff prepared to volunteer to keep some level of service. It is testimony to our amazing people that a year of cuts was achieved with the focus remaining firmly on the wellbeing of the older people and carers who rely on us.

Despite the financial challenges that we have experienced and continue to face, we have continued to develop and innovate. Our Live Stronger for Longer Service completed its first year with flying colours. Our Retail Manager and her charity shop and warehouse teams continue to adapt to changing conditions with creativity trying new approaches and constantly working to improve every aspect of our retail portfolio.

In addition to our services the charity works closely with local agencies to promote the importance of meeting older people's needs and those who care for them. Our work with the Integrated Care Board, Public Health in the county and city and NHS services is a focus of our CEO's work and it helps to achieve system change in the services which affect so much of older people's lives. Our Infrastructure work enables us to support other organisations in their work with older people, and we work within local voluntary sector alliances to promote our sector and its contribution to our communities.

During 2024/25 we have again managed to survive and in many ways thrive despite significant financial challenges. Our good governance and financial management, financial reserves, good management, and head office team and most importantly our amazing staff and volunteers has helped us through, and we are confident as we face it all again in the coming years.

Clive Newton
Chair of Trustees

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of the charity are stated as 'for the benefit and wellbeing of older people within the public community in and around the County of Derbyshire including the City of Derby'.

Mission Statement:

We believe all older people should have the opportunity to age well.

Our purpose:

We exist to improve the lives of older people in Derby and Derbyshire, taking care to value diversity and include and involve people from all communities.

We seek to achieve this by focusing on three key areas forming an inter-linked strategy of programmes, containing all our projects, activities, and actions. Each area combines to achieve our purpose for public benefit. In 2020 we developed our current strategic plan and reconfigured our programme boards to reflect our changing strategy.

The programmes are:

The Services and Influencing Programme

The Organisational Development Programme

The Finance and Income Generation Programme

OBJECTIVES AND ACTIVITIES

The way we work:

- **Partnership:**
AUKDD believes that the best quality services cannot be provided alone and in isolation. AUKDD works in formal and informal partnership in almost every aspect of our service delivery. Partnership is a key element in our Strategic Plan.
- **Multi-agency working:**
the CEO and senior staff represent the charity in various multi-agency working groups and partnerships. Our participation in existing and emerging structures such as Joined Up Care Derbyshire allow us to bring frontline experience into the development and review process which inform future service delivery for older people. Our flexibility also allows us to deliver awareness raising campaigns and to develop informal partnerships such as the Delirium Awareness training developed in the Dementia and Delirium workstream and now refreshed for its fifth year.
- **Specialist Infrastructure Support:**
AUKDD believes that it has a role in supporting other organisations, groups and communities that support older people and that by doing so it can help to achieve its own charitable objectives. Support includes specialist advice and practical help and AUKDD is a member of the Derby and Derbyshire Infrastructure Alliance. Its infrastructure role includes support to the few remaining Age Concern groups in the County and community groups within Derbyshire. This role involves offering 1:1 support with issues such as governance, sustainability, legal and HR matters, funding, and service development. Similarly, we participate in the VCSE Alliance for Derbyshire helping to ensure our participation in key structures and strategy development supports our voluntary, community and faith sector partners. The Information Roadshow enables smaller groups to access outreach support and offers a valuable, free service to groups and clubs but with a limited budget and then the loss of its grant funding its resources became further limited to volunteer hours.
- **Influencing:**
AUKDD believes in working at both a direct service level and at a strategic level to promote best practice and advocate for the general needs of older people. Staff engage in local media activity helping to reach potential users and influence debate. We enable older people and carers to express their views with support from Information and Advice and by promoting consultation opportunities direct to older people. Throughout the year the CEO works within multi-agency working groups, strategic planning processes and consultation events to raise issues affecting older people and carers bringing local experience, national research, and a local Age UK involvement to these processes. Awareness of key issues such as feelings of loneliness and social disconnectedness, digital engagement and access to money and money management continue to feature on local agendas and we have continued to promote these issues and some of the solutions. Increasingly social media and networks present opportunities for promotion, and our limited direct fundraising is linked to influencing campaigns. We have worked in partnership to promote training and development opportunities for staff across the health and social care system and use our shared Age UK resources to promote best practice.
- **Diversity:**
AUKDD works to reflect the diverse communities of Derbyshire within every aspect of the charity including its governance, strategic planning, user involvement and service delivery. Our local communities are continuously changing, and our services are responsive to the diverse cultures and expectations we work with. We are building on our experience and embedding good practice in our policies and procedures and using our CharityLog system capabilities to better monitor the diversity of our users, volunteers, and staff. As well as the diversity criteria of issues like age, ethnic origin etc the organisation must balance the needs of urban and rural communities and serve diverse needs across a varied geography but availability of funding, especially for work in the city, remains our greatest barrier.

OBJECTIVES AND ACTIVITIES

- Volunteers:

Volunteers are essential in all aspects of the charity's work. The 200+ volunteers who in recent years gave their time regularly to AUKDD enable it to operate, raise funds, administer and govern the charity. In 2024/25 we have experienced issues with the loss of older volunteers and a much-reduced volume of new volunteers. We are not alone, most charities report reduced numbers of volunteers, and we anticipate rising prices and family care continuing to impact on volunteer capacity. This year volunteers contributed in-kind to the organisation with the donation of approximately 20,800 hours. Our shops used approximately 96 hours of volunteer time per week on average but these average disguises significant variance between shops. AUKDD governance relies on 6+ trustees and occasional specialist support of approximately 280 hours per annum (based on attendance at 10 meetings per year and preparation time). The monetary value of their skills is hard to find a comparison for but using an average hourly rate of £25.00 the Trustees give AUKDD £7,000 per annum. This year again our Trustees gave much more by monitoring regularly and being on hand to respond with email decisions and zoom meetings to give our CEO timely support. Recruiting and retaining sufficient volunteers is a significant challenge because the requirements of many roles has become more demanding as legislation, risk assessment and our clients' needs become more complex. Volunteer recruitment and retention is an identified risk in our Risk Management process and a priority for most service leads. However, we continue to have an exceptional level of continuous long service from our volunteers and volunteers fulfilling high level roles.

Strategy

In 2024/25 Age UK Derby and Derbyshire provided:

- o Befriending
- o Careline
- o Household Support Fund
- o Day Care
- o Digital support
- o Falls Awareness Training
- o First Taste
- o Footcare - 'Tootsies'
- o Information and Advice:
 - Derbyshire Dales Housing Options Service
 - Help to Move
 - Information and Advice
 - Information Roadshow
- o Influencing
- o Money Support Service
- o Outreach
- o Falls Prevention Service: Live Stronger for Longer
- o Wellbeing Services: Chaddesden Park Centre
 - Warm Space: Friday Friends

Development of services for older people is supported by:

- o Specialist support for older people's groups
- o Derby and Derbyshire Infrastructure Alliance

These activities are supported by:

- o Retail: 12 charity shops located across Derby and Derbyshire
- o Legacy Sharing Agreement - Age UK
- o Donations and fundraising activities

ACHIEVEMENTS AND PERFORMANCE

We said we would:

1. Have the technology, equipment, and skills we need to help older people and carers

We reviewed our technology resources and considered our future needs alongside the anticipated changes in our service delivery, funding, and scope in 2025/6. Achievement of Cyber Essentials Plus and changes in Microsoft charity licences and Windows 11 meant the charity needed to replace almost all its equipment representing a significant financial commitment from our reserves and investment of time from our small Head Office team. The new IT resources and systems to help us maintain our Cyber Essentials Plus status and protect our charity from cyber-attacks have been selected and purchased and will be introduced during 2025/26. Our service delivery and performing against our contracts and grant agreements all involve IT which helps our staff work out in the community whilst keeping client data secure, enabling them to access the information they need to help older people and carers and to keep lone-working staff safe. What was once a 'nice to have' has become an essential tool in our daily work.

2. Give help and support to get connected and age well in a modern digital world

We have continued our work within the Derbyshire Digital Network linking with a range of other service providers to support older people and carers to access services using digital and be safe when online. Securing good levels of grant funding with a reasonable timeframe for project delivery is challenging and we continue to seek opportunities, but we have made use of networking and our existing services to work towards our aims. Our Information Roadshow has distributed a range of Age UK guides on internet safety, choosing digital products and digital access to key services. Our Information and Advice Services, Befriending and wellbeing services have all provided help and support to overcome digital barriers including income maximisation to make Wi-Fi and equipment affordable, guidance on choosing devices and signposting to support services. We have also supported numerous older people and carers during the changes to local telecare careline systems which have transferred from analogue to digital. In Derbyshire, this process has been particularly complex as the technical changes coincided with a recommissioning of services and a patchwork of providers across the county. Telecare offers such vital support for lone older people and reassurance for carers, and our expert guidance and signposting helped many households navigate the changes. Alongside the practical, frontline support for older people we advocate for the needs of older people and carers who are disadvantaged by the 'digital first' approach adopted by all health and social care services and utilities and many community activities. In our rural communities even those with the skills, will and funds to use digital there are connectivity barriers but for many older people digital represents significant barriers to accessing services or dangers from online financial abuse.

3. Training and supporting our people delivering all our services

Our online training resources have been developed offering us a substantial saving from commercial systems and more flexibility to create our own bespoke packages reflecting the varying needs of our staff and volunteers. Our head office team worked hard to create interesting content presented well whilst maintaining our charity's identity as some of the modules include cameos from staff and volunteers or feature our premises and services. Challenges remain in ensuring staff and volunteers complete their training whilst juggling the demands of part-time roles and service delivery, but the online resources offer good flexibility. The range of issues and risks we must manage, and therefore support staff and volunteers to understand, grows each year. Cybercrime and the risks of our systems being hacked have been highlighted by our work towards achieving the highest-level Cyber Essentials Plus and we will need to continuously train and refresh staff's knowledge and awareness of cyber-crime. More services use Charitylog for client data and this involves a wider range of staff using the system and in a range of settings which has increased our training demands. Our new falls prevention service: Live Stronger for Longer, involved the recruitment, induction, and training of a whole new team to offer the Strong and Steady element of the service. Our core team developed a fantastic range of training opportunities and supported staff through the challenging PSI training as well as delivering our bespoke chair-based exercise and Otago training. Our team also developed more community-based training resources to support older people to learn key falls prevention skills, frontline staff, and carers to be more falls aware and the development of our Every Movement Matters Always training for care home staff.

ACHIEVEMENTS AND PERFORMANCE

2024/25 presented the charity with risks and opportunities. Substantial increases in core costs for staff due to the rises in National Insurance thresholds and the National Minimum Wage and its knock-on effect on our wider salary costs and rises in utilities and rents put our budgets under pressure and made it a year of heavy cuts and restrictions as we tried to balance reducing our deficit alongside the need to progress and improve.

Late 2023/24, Strictly No Falling falls prevention service was re-commissioned, and we were delighted to be awarded the new contract which represents a significant increase in our falls prevention work and team. Following a 'mobilisation period' in January to March 2024 and after many long hours the new 'Live Stronger for Longer' service with the new 'Strong and Steady' programme was ready to launch. The first year has been a challenge but one the service team and Head Office have met with remarkable success. The service has begun strongly achieving great outcomes for older people, commissioners, and our participation in the wider falls prevention strategic work in Derbyshire.

FINANCIAL REVIEW

Financial review

2024/25 was a continuation of the extensive experience in the preceding 9+ years with many services remaining at long term risk of 100% cuts to funding and a complex picture of local funding and strategy. Derbyshire County Council extended grant funding but finally took the long-anticipated decision to cut all voluntary sector grants. For services, staff and users hardened to the funding insecurity the cuts were a shock and with such widespread change it made fundraising and referrals to alternative services very challenging. We made the tough decisions quickly and achieved services closures and redesigns within the financial year and were blessed with some extraordinary generosity from staff threatened with redundancy offering volunteer hours to wind services down or offer a reduced service.

Our Trustees have monitored carefully and made prompt decisions about loss-making shops and service redesigns. Our Retail operation is steadily improving under dedicated management, but charity retail is a crowded market and the decline in local high streets continues to threaten shop viability. Fundraising at a grassroots level has reduced with the cuts to our fundraising team and local services battle for funds with national charities.

We believe our retrenchment over the last four financial years has been timely and effective and puts us in a better position for the future, but we recognise that 2025/26 will be even more challenging with another substantial rate increase for minimum wage.

The Charity currently has a reasonable balance of income generated from donations and retail activity and commissioned services funded by the local authority including public health but during 2024/25 a number of services were subject to funding cuts as national change impacted on local authority funding. Levels of funding and diversity remains reasonably healthy but needs to improve and we monitor retail income carefully because this forms most of the the charity's unrestricted income. We have continued to develop charged-for services aiming to achieve sustainable services not subject to the changing fortunes of grant funding or commissioning.

The organisation has implemented strategic, long-term developments to improve retail and fundraising income and to reduce expenditure wherever possible. Cuts to fundraising, made to achieve deficit reductions, will impact in future years. The uncertainty of grant funding has meant our financial planning and risk management is conservative and we have prioritised the maintenance of best possible reserves to protect the interests of the charity, our service -users and staff as far as possible and this approach has worked well.

Investment powers and policy

Under the Memorandum and Articles of Association, the Charity has power to make any investment which the Board sees fit provided that the Board shall seek proper professional advice.

FINANCIAL REVIEW

Reserves policy and going concern

The Trustees have agreed a policy for managing adequate and appropriate reserves for the charity in line with the guidance issued by the Charity Commission. The trustees have considered the risks to the organisation, completed an analysis of the impact of significant risks and identified the need to maintain a reserve equivalent to between 1 and 3 months unrestricted expenditure (between £124k and £372k). Because of the liabilities the charity holds for the maintenance of buildings, staff redundancy or TUPE and emergency planning the trustees have included designated reserves to ensure adequate cover for these specific risks. In addition, we have separate designated reserves earmarked for unfunded projects or services we may wish to fund in the near future. These spending priorities will evolve and indeed in the last year the trustees have chosen to review the amounts required in some funds.

Total funds amount to £721,445 and of these funds, £651,149 relate to unrestricted fund balances. Of these £651,149 unrestricted funds the amount of £113,257 is in the form of tangible assets and £537,892 in other net assets. Of the net assets of £537,892 a total of £321,277 has been designated to specific purposes (these are detailed within note 18 of these accounts), leaving free reserves of £216,615 which is compliant with the current free reserves policy identified above.

On an annual basis, before approving the accounts, the directors consider if the charity has sufficient resources to continue in operational existence for the foreseeable future. In common with many charities, the current financial environment is such that it presents many challenges for us but we have plans to meet those challenges and consider the charity to be a going concern.

Borrowing policy

Under the Memorandum and Articles of Association, the Charity has power to borrow money for the purposes of the Charity on such terms as may be thought fit, including mortgaging all or any part of the Charity's property as security for the repayment of the money borrowed. At the current time the Charity has no borrowings secured or unsecured.

PLANS FOR FUTURE PERIODS

Our Strategic Plan concentrates on three strands of activity: Services and Influencing, Finance and Income Generation and Organisational Development. Each Programme Board has set an annual plan based on the overall strategy.

In addition to delivering against the annual plans for our Programme Boards we will:

1. work in partnership to create age friendly communities
2. use our good name, skills, and knowledge to influence the decisions and plans of partners and providers
3. deliver an influencing campaign for older people and their carers

Strategic direction 2025/26

The Board has carefully monitored our charitable and financial performance frequently and regularly and the charity remains in a stable or improving condition achieving some longer-term strategic development rapidly and performing very well within the local systems further improving our local reputation and status. As we anticipated this year has been much more challenging financially but must be considered against a longer-term picture. Our Strategic Plan extends our service offer developing traditional services to become financially independent and with increased retail income to improve our charitable independence and ability to meet local need. We reviewed our strategic plan and agreed it remained appropriate as far as we could judge within a very changeable world.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Age UK Derby & Derbyshire (Reg. Charity No: 1068550) is an independent charity within the Age England Association and a local partner with Age UK.

The charity is a company limited by guarantee (No. 03510613) governed by its Memorandum and Articles of Association and having its registered office at 29a Market Place, Heanor, Derbyshire, DE75 7EG.

The directors who served since 1 April 2024 were:

C R Newton
A M Johnson
L Done
J Matthews
I Hill
M Eaton

Appointment of trustees

The Board has a rolling programme of trustee recruitment to secure continuity for the Board. In recognition of the vital importance of governance to the future of the charity we continue to use the self-assessment process of the Charity Commission's Good Governance Code for the Voluntary Sector. The Board has sought additional trustees, and one with specialist knowledge of charity retail but this post remains vacant. Recruitment has been challenging but with trustee numbers low it remains a priority for 2025/26.

Induction and training of trustees

There are 6 serving trustees with a mix of experienced and new trustees. All trustees are well-informed about Age UK Derby and Derbyshire, through experience and or induction and bring to their roles a wealth of experience in the fields of health and social care, company law, strategic planning and quality assurance, commercial enterprise and other governance roles in the voluntary sector. Board Meeting agendas include a regular briefing or training session focusing on a particular aspect of the charity or a governance responsibility.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisation

The Board normally meets up to six times per year, generally four times each year in addition to 12 programme board meetings each involving at least two trustees. At each meeting, the CEO provides a full update report and management information.

Trustees successfully use a Project Management system, for the past 15 years, across the organisation. Work of the Board is delegated to three Programme Boards covering areas of work crucial to service and organisational development:

- Finance and Income Generation
- Organisational Development
- Services and Influencing

The Finance Sub-Committee reports directly to the Board and liaises with Programme Boards. Task and Finish Groups are established as needed to progress specific pieces of work.

All three Programme Boards are made up of individual Trustees with delegated authority, staff representatives and specialist advisors, as necessary. The Programme Boards report against their project plans and note areas of achievement, change or revised completion dates and make recommendations to the full Board for approval.

Internal control

The Board of Trustees is responsible for the strategic governance of the charity including the setting and monitoring of an annual budget, quality and development, organisational risk assessment, strategic planning and the policies and internal procedures for the management of staff and volunteers.

The implementation of these strategies and the day-to-day management of the organisation are delegated to the Chief Executive. The Chief Executive is required to keep the Board well-informed of internal and external issues which affect or are otherwise relevant to the organisation.

To promote best practice in service delivery the Trustees use various quality assurance programmes to improve effectiveness and minimise risk as well as Trustee visits to services, monitoring and evaluation data and user feedback.

- Organisational Quality Standards for local Age UK's in England.

As part of our membership of the Age England Association and our partnership with Age UK we must meet the Age UK quality standards. We completed our evidence portfolio and inspection visit and audit for the Charity Quality Standard and passed in 2023/4. Quarterly monitoring and an annual update were completed to maintain compliance and the regular self-assessment is a useful assurance to the Board.

- ISO 9001

Age UK Derby and Derbyshire had ISO 9001 re-confirmed in the audit in May 2024. We have now held this award for 14 years and each year have had a clear audit report. This internationally recognised quality standard was considered an important system for the development of public services and entry into the competitive tendering and commissioning structures of Health and Social Care but in recent years local tendering has rarely required the standard and the charity is considering alternatives and hopes the Age UK standards will, in time, become sufficiently well recognised to replace ISO9001 and reduce duplication.

- Information and Advice Standard

Throughout 2024 we continued to implement changes in our Information and Advice Services to enable us to complete an accreditation process. Our service delivery is good but introduction of CharityLog was necessary to facilitate online case reviews for the accreditation process. Alongside these procedural and digital changes, we have completed a GDPR review for the service and re-organised the staff team. The assessment led to recommendations for change in how cases are classified, and we continue to work towards the accreditation process.

STRUCTURE, GOVERNANCE AND MANAGEMENT

- GDPR

The introduction of the General Data Protection Regulations (GDPR) led to a review of all our services, their data needs, and our compliance. CharityLog and its improved security and controls on access resolved most identified risks, and with some practical changes to access within offices and buildings the GDPR risks have been mitigated. Our response to adult safeguarding and issues such as consent within data protection creates many challenges as our services support many vulnerable older people so our staff training, access to colleagues for advice and support and our membership of the Derbyshire Safeguarding Adults Board and use of Derbyshire-wide policies and procedures is essential. Further changes in 2024/5 with the use of digital record systems, archiving of paperwork and homeworking with entirely digital case systems has further improved our GDPR resilience.

- Data

The organization held 'Cyber-Essentials' a quality standard for data management within digital systems and equipment and this also supports our management of GDPR requirements and other quality standards. In response to commissioning for the Live Stronger for Longer falls prevention service we again achieved the higher standard 'Cyber Essentials +' which necessitated upgrading a wide range of devices and establishing more stringent controls.

In general, other areas of activity are regulated by local and national systems including Trading Standards, CSCI and Adult Health and Social Care.

Financial Management operates to written and monitored procedures covering all areas of financial activity.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Related parties and co-operation with other organisations

o Partnership Working

As a region Age UKs in the East Midlands work well together working formally and informally together to deliver local projects, region-wide delivery and sharing skills and experience. This partnership works across all roles in the organisation with staff brought together to share experiences and successes in a variety of charitable activity, governance, and management. The CEOs of all the East Midlands Age UK local charities meet quarterly for mutual support and to discuss regional issues and feedback to the Age England Association and again this year extended their meetings to include the West Midlands giving greater opportunities for comparable sized Age UKs to work together.

o Age UK Partnership Agreement

Since April 2010 AUKDD has worked in partnership with Age UK and other local Age UKs. It involves compliance with shared standards for presentation, service delivery and development as well as core principles such as user involvement and quality. In addition to the partnership agreement a series of other formal agreements cover key relationships. The primary agreement is between Age Concerns in Derbyshire who are 'Friends' and work with AUKDD on shared outcomes. Other, less formal, agreements exist with older people's Forums. At a local level good working relationships exist across our network to ensure we make effective use of our contacts with older people and their carers.

Pay policy for senior staff

The directors consider that the board of directors, who are the Charity's trustees, and the senior management team comprise the key management personnel of the charity. They oversee directing and controlling, running, and operating the Charity on a day-to-day basis. All directors give of their time freely and no director received remuneration in the year. Details of directors' expenses are disclosed in note 10 to the accounts and related party transactions are disclosed in note 20 to the accounts.

The pay of the all staff is reviewed annually and normally increased in accordance with inflation.

Fundraising Policy Statement

AUKDD relies on fundraising to provide some of its unrestricted income to support our charitable activities. Over the past 5 years a small team of part-time fundraisers, funded by a legacy, established a series of local fundraising events and partnerships. The team developed a calendar of successful events to form the basis on a long-term fundraising capacity. During 2024/25, to manage a deficit budget, we were forced to make our remaining fundraising team redundant. Some of their calendar of events have been maintained thanks to the generosity of staff and volunteers giving their time.

We do not carry out street fundraising, nor do we undertake mail shots or telephone canvassing. We do not work with, or have oversight of, any commercial participators or professional fundraisers. We do ensure our fundraising conforms to recognised standards, we comply with the Code of Fundraising Practice, and we are:

- committed to high standards
- honest and open
- clear
- respectful
- fair and reasonable
- accountable

Our fundraising practice is monitored by the trustees of the charity in the Finance and Income Generation Programme Board, and they receive a quarterly report. We monitor any fundraising complaints (none were received during the year 2024/25) and always seek to protect the public, including vulnerable people, from unreasonably intrusive or persistent fundraising approaches, and undue pressure to donate.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

Organisational risk is assessed on an ongoing basis and reviewed periodically at the Organisational Development Programme Board. Risk assessment is an integral part of the work of the Chief Executive and of each Programme Board and at meetings of the whole Board when current performance and future objectives are discussed. In 2024/25 they again identified key risk areas and reviewed them in a regular process of in-depth analysis of risk and risk mitigation.

The charity's income generation streams represent a constant risk as they are subject to external change and income generation maintains existing services, supports the development of adequate reserves, and maintains essential independence. Shop performance is monitored carefully through the year, and a long-term Retail Plan has achieved significant improvements in terms of approach within the shops and trials of new staffing structures and new shops. Funding insecurity presents additional risks which the charity mitigates with sufficient reserves and clear action plans for responding to changes to funding.

On the 24th February 2025 we successfully defended the charity against a claim of unfair dismissal and notice pay. The CEO represented AUKDD on this, its first ever employment tribunal claim, and won comprehensively on all elements of the claim. The Board and our Head Office team were delighted to demonstrate that our policies and procedures were appropriate and legal and that when difficult decisions must be taken to make staff redundant we make every effort to treat them with fairness and respect.

In October 2024 we received notice of another employment tribunal claim by a member of staff recently dismissed during a probation period. Our insurance now includes legal representation and Radar are defending the case on our behalf. The charity has budgeted for the maximum policy excess of £10k.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Age UK Derby & Derbyshire for the purposes of company law) are responsible for preparing the Annual 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. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the trustees must not approve the financial statements unless they are satisfied that they 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 period. In preparing those 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AGE UK DERBY & DERBYSHIRE

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

AUDITORS

Sibbalds Limited were again appointed for the 2024/25 audit and confirmed at the Annual General Meeting.

Approved by order of the board of trustees on 28th November 2025 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'C R Newton', is written over a horizontal dotted line.

C R Newton - Trustee

Opinion

We have audited the financial statements of Age UK Derby & Derbyshire (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and 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 (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 2025 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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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 the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees 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 charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where 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 take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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.

Our 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 a Report of the Independent Auditors 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.

As part of our planning process:

- We enquired of management the systems and controls the company has in place, the areas of the financial statements that are mostly susceptible to the risk of irregularities and fraud, and whether there was any known, suspected or alleged fraud.
- We obtained an understanding of the legal and regulatory frameworks applicable to the company. We determined that the following were most relevant: FRS 102, Companies Act 2006, Charities Act 2011, GDPR and Employment Law.
- We considered the incentives and opportunities that exist in the company, including the extent of management bias, which present a potential for irregularities and fraud to be perpetuated, and tailored our risk assessment accordingly.
- Using our knowledge of the company, together with the discussions held with the company at the planning stage, we formed a conclusion on the risk of misstatement due to irregularities including fraud and tailored our procedures according to this risk assessment,

The key procedures we undertook to detect irregularities including fraud during the course of the audit included:

- Identifying and testing journal entries and the overall accounting records, in particular those that were significant and unusual.
- Reviewing the financial statement disclosures and determining whether accounting policies have been appropriately applied.
- Assessing the extent of compliance, or lack of, with the relevant laws and regulations.
- Reviewing board meeting minutes throughout the period and subsequent to the year end for discussions of irregularities including fraud.
- Reviewing sensitive expense accounts for evidence of irregularities including fraud.

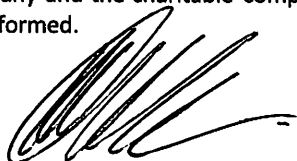
Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
AGE UK DERBY & DERBYSHIRE**

Use of our report

This report is made solely to the charitable company's members, 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 members those matters we are required to state to them in an auditors' 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 members as a body, for our audit work, for this report, or for the opinions we have formed.



Hari Vasdev MEng FCA (Senior Statutory Auditor)
for and on behalf of Sibbalds Limited
Chartered Accountants and Statutory Auditor
Oakhurst House
57 Ashbourne Road
Derby
Derbyshire
DE22 3FS

Date:10/12/2025.....

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	50,954	-	50,954	61,063
Charitable activities	5				
Health and care		278,463	359,408	637,871	409,408
Information and advice		171,301	-	171,301	171,301
Infrastructure		16,240	-	16,240	18,398
Retail		3,945	-	3,945	5,477
Wellbeing		82,677	222,507	305,184	354,796
Support		7,418	-	7,418	8,149
Other trading activities	3	809,333	1	809,334	720,818
Investment income	4	16,126	-	16,126	12,155
Other income		9,445	-	9,445	-
Total		1,445,902	581,916	2,027,818	1,761,565
EXPENDITURE ON					
Raising funds	6	721,152	10,889	732,041	714,576
Charitable activities	7				
Health and care		366,141	276,087	642,228	418,933
Information and advice		242,332	10,391	252,723	233,838
Infrastructure		28,457	426	28,883	41,483
Wellbeing		126,365	214,129	340,494	383,494
Support		-	-	-	-
Total		1,484,447	511,922	1,996,369	1,792,324
NET INCOME/(EXPENDITURE)		(38,545)	69,994	31,449	(30,759)
Transfers between funds	18	9,159	(9,159)	-	-
Net movement in funds		(29,386)	60,835	31,449	(30,759)
RECONCILIATION OF FUNDS					
Total funds brought forward		680,537	9,459	689,996	720,755
TOTAL FUNDS CARRIED FORWARD		651,151	70,294	721,445	689,996

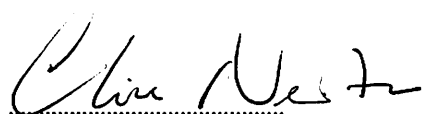
AGE UK DERBY & DERBYSHIRE

BALANCE SHEET
31 MARCH 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	13	113,257	117,667
CURRENT ASSETS			
Debtors	14	129,519	120,962
Cash at bank and in hand		620,337	595,980
		<u>749,856</u>	<u>716,942</u>
CREDITORS			
Amounts falling due within one year	15	(141,668)	(144,613)
		<u>608,188</u>	<u>572,329</u>
NET CURRENT ASSETS			
		<u>721,445</u>	<u>689,996</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>721,445</u>	<u>689,996</u>
NET ASSETS			
		<u>721,445</u>	<u>689,996</u>
FUNDS	18		
Unrestricted funds		651,149	680,537
Restricted funds		70,296	9,459
TOTAL FUNDS		<u>721,445</u>	<u>689,996</u>

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

The financial statements were approved by the Board of Trustees and authorised for issue on 28th November 2025 and were signed on its behalf by:



C R Newton - Trustee

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	43,650	(43,563)
Net cash provided by/(used in) operating activities		43,650	(43,563)
Cash flows from investing activities			
Purchase of tangible fixed assets		(19,293)	(11,833)
Net cash used in investing activities		(19,293)	(11,833)
Change in cash and cash equivalents in the reporting period		24,357	(55,396)
Cash and cash equivalents at the beginning of the reporting period		595,980	651,376
Cash and cash equivalents at the end of the reporting period		620,337	595,980

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES			
	2025	2024	
	£	£	
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	31,449	(30,759)	
Adjustments for:			
Depreciation charges	18,803	18,792	
Loss on disposal of fixed assets	4,900	-	
Increase in debtors	(8,557)	(20,951)	
Decrease in creditors	(2,945)	(10,645)	
Net cash provided by/(used in) operations	<u>43,650</u>	<u>(43,563)</u>	
2. ANALYSIS OF CHANGES IN NET FUNDS			
	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
Net cash			
Cash at bank and in hand	<u>595,980</u>	<u>24,357</u>	<u>620,337</u>
	<u>595,980</u>	<u>24,357</u>	<u>620,337</u>
Total	<u>595,980</u>	<u>24,357</u>	<u>620,337</u>

1. ACCOUNTING POLICIES

Charity information

Age UK Derby & Derbyshire is a private company limited by guarantee incorporated in England and Wales. The registered office is 29a Market Place, Heanor, Derbyshire, DE75 7EG.

The members of the charity are the trustees. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

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

Going concern

After reviewing the charity's forecasts and projections plus the latest financial information, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Charitable funds

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

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 charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably and it is probable that income will be received.

Donations

Donations and legacies are included when received.

Grants

This income represents monies receivable from statutory agencies and other charitable trusts for the provision of information, befriending, advocacy and daycare services. Income is accounted for in the period for which it is received. Where donors specify that grants or donations must be used in future accounting periods, such income is deferred.

Shop income

This is included in the accounts when receivable. It represents monies receivable through shop sales of donated goods.

1. ACCOUNTING POLICIES - continued

Income

Investment income

Bank interest is included in the income and expenditure account on an accruals basis.

Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs relating to the category. Where costs cannot be directly allocated to particular headings they have been allocated to activities on a basis consistent with the use of the resources.

Governance costs are those incurred in connection with the charity's compliance with constitutional and statutory requirements.

Irrecoverable VAT is allocated where possible against specific cost categories, otherwise it is treated as a support cost and allocated in the manner stated above.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 25% on cost and 2% on cost
Plant and machinery	- 25% on cost
Fixtures and fittings	- 25% on cost
Motor vehicles	- 20% on cost

Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held at call with banks.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**2. DONATIONS AND LEGACIES**

	2025	2024
	£	£
Donations and gifts	<u>50,954</u>	<u>61,063</u>

3. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Shop income	<u>809,334</u>	<u>720,818</u>

4. INVESTMENT INCOME

	2025	2024
	£	£
Interest receivable	<u>16,126</u>	<u>12,155</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	Health and care £	Information and advice £	Infrastructure £	Retail £
Local authority grants and SLA	356,408	171,301	-	-
Other income	<u>281,463</u>	<u>-</u>	<u>16,240</u>	<u>3,945</u>
	<u>637,871</u>	<u>171,301</u>	<u>16,240</u>	<u>3,945</u>
	Wellbeing £	Support £	2025 Total activities £	2024 Total activities £
Local authority grants and SLA	279,176	-	806,885	650,298
Other income	<u>26,008</u>	<u>7,418</u>	<u>335,074</u>	<u>317,231</u>
	<u>305,184</u>	<u>7,418</u>	<u>1,141,959</u>	<u>967,529</u>

6. RAISING FUNDS**Shop trading costs**

	2025	2024
	£	£
Staff costs	335,324	314,173
Bank charges	13,333	12,982
Rent, rates and power	188,414	171,277
Insurance	14,456	11,473
Printing, postage & telephone	6,990	6,301
Repairs and computer costs	27,222	32,422
Sundry costs	13,728	12,024
Travel costs	15,308	22,113
Goods and consumables	5,719	5,846
Professional fees	-	2,232
Depreciation	7,503	7,421
Loss on sale of assets	4,900	-
Support costs	99,144	116,312
	<u>732,041</u>	<u>714,576</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
Health and care	551,585	90,643	642,228
Information and advice	217,048	35,675	252,723
Infrastructure	24,813	4,070	28,883
Wellbeing	292,448	48,046	340,494
	<u>1,085,894</u>	<u>178,434</u>	<u>1,264,328</u>

8. SUPPORT COSTS

	Head office costs £	Governance costs £	Totals £
Other trading activities	99,144	-	99,144
Health and care	86,386	4,257	90,643
Information and advice	34,001	1,674	35,675
Infrastructure	3,878	192	4,070
Wellbeing	45,790	2,256	48,046
	<u>269,199</u>	<u>8,379</u>	<u>277,578</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

8. SUPPORT COSTS - continued

Activity	Basis of allocation
Head office costs	Support costs allocated on direct cost basis
Governance costs	Governance costs allocated on direct cost basis

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation - owned assets	18,803	18,793
Deficit on disposal of fixed assets	4,900	-
	<u>23,703</u>	<u>18,793</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

No expenses were paid to the trustees in the current or previous year.

11. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	1,086,047	967,213
Social security costs	59,698	50,354
Other pension costs	69,246	63,085
	<u>1,214,991</u>	<u>1,080,652</u>

The average monthly number of employees during the year was as follows:

	2025	2024
Direct charitable activities	59	63
Raising funds	30	28
	<u>89</u>	<u>91</u>

No employees received emoluments in excess of £60,000.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	61,063	-	61,063
Charitable activities			
Health and care	409,408	-	409,408
Information and advice	171,301	-	171,301
Infrastructure	18,398	-	18,398
Retail	5,477	-	5,477
Wellbeing	117,841	236,955	354,796
Support	8,149	-	8,149
Other trading activities	720,817	1	720,818
Investment income	12,155	-	12,155
Total	1,524,609	236,956	1,761,565
EXPENDITURE ON			
Raising funds	710,692	3,884	714,576
Charitable activities			
Health and care	418,933	-	418,933
Information and advice	233,838	-	233,838
Infrastructure	41,483	-	41,483
Wellbeing	159,881	223,613	383,494
Support	-	-	-
Total	1,564,827	227,497	1,792,324
NET INCOME/(EXPENDITURE)	(40,218)	9,459	(30,759)
RECONCILIATION OF FUNDS			
Total funds brought forward	720,755	-	720,755
TOTAL FUNDS CARRIED FORWARD	680,537	9,459	689,996

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

13. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Motor vehicles £	Totals £
COST					
At 1 April 2024	93,833	94,146	20,168	64,240	272,387
Additions	-	9,303	-	9,990	19,293
Disposals	-	-	-	(6,000)	(6,000)
	<u>93,833</u>	<u>103,449</u>	<u>20,168</u>	<u>68,230</u>	<u>285,680</u>
At 31 March 2025	93,833	103,449	20,168	68,230	285,680
DEPRECIATION					
At 1 April 2024	19,619	89,951	19,504	25,646	154,720
Charge for year	2,758	2,351	664	13,030	18,803
Eliminated on disposal	-	-	-	(1,100)	(1,100)
	<u>22,377</u>	<u>92,302</u>	<u>20,168</u>	<u>37,576</u>	<u>172,423</u>
At 31 March 2025	22,377	92,302	20,168	37,576	172,423
NET BOOK VALUE					
At 31 March 2025	<u>71,456</u>	<u>11,147</u>	<u>-</u>	<u>30,654</u>	<u>113,257</u>
At 31 March 2024	<u>74,214</u>	<u>4,195</u>	<u>664</u>	<u>38,594</u>	<u>117,667</u>

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade debtors	47,210	14,158
Other debtors	25,829	24,480
VAT	8,457	7,325
Prepayments and accrued income	48,023	74,999
	<u>129,519</u>	<u>120,962</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	33,368	33,122
Social security and other taxes	10,910	10,892
Other creditors	27,848	43,707
Accrued expenses	69,542	56,892
	<u>141,668</u>	<u>144,613</u>

16. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	148,124	141,403
Between one and five years	188,746	205,610
	<u>336,870</u>	<u>347,013</u>

During the period, lease payments recognised as an expense totalled £154,364 (2024: £154,113).

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Fixed assets	113,257	-	113,257	117,667
Current assets	660,224	89,632	749,856	716,942
Current liabilities	(122,332)	(19,336)	(141,668)	(144,613)
	<u>651,149</u>	<u>70,296</u>	<u>721,445</u>	<u>689,996</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

18. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	346,520	(28,380)	11,732	329,872
Emergency reserve	50,000	-	-	50,000
Staff reserve	84,968	(9,109)	-	75,859
Buildings reserve	100,000	(4,140)	-	95,860
Fundraising	-	(6,031)	6,031	-
Footcare	13,914	10,839	(4,602)	20,151
First Taste - projects	20,825	(1,900)	2,075	21,000
First Taste - running	2,075	-	(2,075)	-
Fairfield Pensioners	-	(1,234)	1,234	-
Daycare Amenity	16,074	(234)	-	15,840
Help To Move	46,161	1,642	(5,236)	42,567
	<u>680,537</u>	<u>(38,547)</u>	<u>9,159</u>	<u>651,149</u>
Restricted funds				
Household Support Grant	9,459	(300)	(9,159)	-
Falls Prevention Service	-	43,629	-	43,629
Amber Valley Healthy Ageing	-	26,667	-	26,667
	<u>9,459</u>	<u>69,996</u>	<u>(9,159)</u>	<u>70,296</u>
TOTAL FUNDS	<u>689,996</u>	<u>31,449</u>	<u>-</u>	<u>721,445</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,299,349	(1,327,729)	(28,380)
Staff reserve	-	(9,109)	(9,109)
Buildings reserve	-	(4,140)	(4,140)
Fundraising	9,710	(15,741)	(6,031)
Footcare	81,536	(70,697)	10,839
First Taste - projects	-	(1,900)	(1,900)
Fairfield Pensioners	2,320	(3,554)	(1,234)
Daycare Amenity	732	(966)	(234)
Help To Move	52,254	(50,612)	1,642
	<u>1,445,901</u>	<u>(1,484,448)</u>	<u>(38,547)</u>
Restricted funds			
Household Support Grant	222,507	(222,807)	(300)
Falls Prevention Service	319,410	(275,781)	43,629
Amber Valley Healthy Ageing	40,000	(13,333)	26,667
	<u>581,917</u>	<u>(511,921)</u>	<u>69,996</u>
TOTAL FUNDS	<u>2,027,818</u>	<u>(1,996,369)</u>	<u>31,449</u>

18. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	404,848	(36,231)	(22,097)	346,520
Emergency reserve	50,000	-	-	50,000
Staff reserve	86,122	(1,154)	-	84,968
Buildings reserve	100,000	-	-	100,000
Fundraising	-	(18,686)	18,686	-
Footcare	-	13,914	-	13,914
First Taste - projects	23,755	(2,930)	-	20,825
First Taste - running	2,075	-	-	2,075
Fairfield Pensioners	-	(3,411)	3,411	-
Daycare Amenity	16,069	5	-	16,074
Help To Move	37,886	8,275	-	46,161
	<u>720,755</u>	<u>(40,218)</u>	<u>-</u>	<u>680,537</u>
Restricted funds				
Household Support Grant	-	9,459	-	9,459
	<u>-</u>	<u>9,459</u>	<u>-</u>	<u>9,459</u>
TOTAL FUNDS	<u><u>720,755</u></u>	<u><u>(30,759)</u></u>	<u><u>-</u></u>	<u><u>689,996</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,387,878	(1,424,109)	(36,231)
Staff reserve	1	(1,155)	(1,154)
Fundraising	14,378	(33,064)	(18,686)
Footcare	68,403	(54,489)	13,914
First Taste - projects	-	(2,930)	(2,930)
Fairfield Pensioners	648	(4,059)	(3,411)
Daycare Amenity	1,047	(1,042)	5
Help To Move	52,254	(43,979)	8,275
	<u>1,524,609</u>	<u>(1,564,827)</u>	<u>(40,218)</u>
Restricted funds			
Household Support Grant	236,956	(227,497)	9,459
	<u>236,956</u>	<u>(227,497)</u>	<u>9,459</u>
TOTAL FUNDS	<u><u>1,761,565</u></u>	<u><u>(1,792,324)</u></u>	<u><u>(30,759)</u></u>

18. MOVEMENT IN FUNDS - continued

Unrestricted (Designated) funds

Emergency reserve is earmarked by the trustees for potential liabilities arising out of unexpected circumstances, including closure costs particularly those which may arise when any of the Charity's leases have to be terminated. The amount required was reviewed during the year.

Staff reserve has been earmarked to mitigate liabilities for redundancy or TUPE costs and essential cover for key staff. The amount required was reviewed during the year.

Buildings reserve has been earmarked for the purchase of shop premises, maintenance of properties and dilapidation liabilities on leases. The amount required was reviewed during the year.

Footcare aims to deliver Footcare support to people aged 50+. Footcare can contribute to a loss of independence because of foot pain, increased risk of falls and loss of personal dignity. The service will also link users to a wide range of support through the use of the First contact referral system. The service expanded from its original pilot area and in 2014/15 developed to over 20 venues across the County.

First Taste - Projects is the remaining grant funding transferred into the charity to fund the current projects.

First Taste - Running costs is the balance of funds previously held by First Taste earmarked to cover the administrative costs of the office base.

Daycare Amenity represents monies raised by the Daycare centres in Bakewell, Hope, and Hulland Ward for additional activities for the service use.

Help To Move represents funding received to assist in the delivery of independent housing advice to people aged 50+ as well as a small grant support fund to fund one-off costs associated with moving home.

Restricted funds

Household Support Grant represents funding that has been provided by the Department of Work and Pensions to support people who are struggling to afford essentials due to uncertainty around the cost of living, and affording the basics (energy, food and housing).

Falls Prevention Service is commissioned by Public Health, Derbyshire County Council and delivers the community falls prevention services for Derbyshire's Falls Prevention Strategy. The service, known as 'Live Stronger for Longer' delivers community based falls prevention exercise, support to care homes to reduce falls and short-term specialist programmes of strength and balance known as Strong and Steady.

Amber Valley Healthy Ageing project is funded by a Public Health grant programme managed by Erewash CVS and the project is delivered in partnership with Amber Valley CVS. The project is scoping health ageing activities in the Alfreton area and delivering a strategic plan for the development of healthy ageing in Amber Valley.

19. RELATED PARTY DISCLOSURES

During the year, the company entered into transactions with Medoc Computers Limited, a company in which Lynda Done (Trustee) is a director and her son is a majority shareholder. Purchases of £1,732 (2024: £1,195) were made during the year and the balance outstanding at the year end was £900 (2024: £396).

During the year, key management personnel received aggregate compensation of £63,706 (2024: £62,970).

During the year, donations from trustees totalled £Nil (2024: £Nil).

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations and gifts	50,954	61,063
Other trading activities		
Shop income	809,334	720,818
Investment income		
Interest receivable	16,126	12,155
Charitable activities		
Local authority grants and SLA	806,885	650,298
Other income	335,074	317,231
	<u>1,141,959</u>	<u>967,529</u>
Other income		
Insurance claim	9,445	-
Total incoming resources	<u>2,027,818</u>	<u>1,761,565</u>
EXPENDITURE		
Shop trading costs		
Wages	309,734	291,393
Social security	12,311	9,913
Pensions	13,279	12,867
Bank charges	13,333	12,982
Rent, rates and power	188,414	171,277
Insurance	14,456	11,473
Printing, postage & telephone	6,990	6,301
Repairs and computer costs	27,222	32,422
Sundry costs	13,728	12,024
Travel costs	15,308	22,113
Goods and consumables	5,719	5,846
Professional fees	-	2,232
Plant and machinery	1,601	2,351
Motor vehicles	5,902	5,070
Loss on sale of tangible fixed assets	4,900	-
	<u>632,897</u>	<u>598,264</u>
Charitable activities		
Wages	592,226	461,809
Carried forward	592,226	461,809

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2024 £
Charitable activities		
Brought forward	592,226	461,809
Social security	30,737	22,268
Pensions	36,837	30,078
Rent, rates and power	18,642	18,445
Insurance	5,435	3,189
Agency costs	1,030	2,780
Printing, postage & telephone	11,257	9,348
Recruitment and training	1,110	278
Repairs and computer costs	15,038	6,363
Sundries	69,942	57,624
Professional fees	5,547	5,140
Travel and motor costs	34,303	27,331
Transport	7,512	6,206
Daycare meals	10,725	7,182
Activity costs	18,373	749
Irrecoverable VAT	3,772	3,108
Warmer Home Support Grant	7,180	224,970
Household support grants	209,100	-
Motor vehicles	7,128	7,128
	<u>1,085,894</u>	<u>893,996</u>
Support costs		
Head office costs		
Wages	184,087	214,011
Social security	16,650	18,173
Pensions	19,130	20,140
Rent, rates and power	2,481	2,110
Printing, postage & telephone	7,462	5,808
Recruitment and training	324	465
Other costs	18,350	19,040
Professional costs	15,800	5,596
Travelling	743	1,196
Freehold property	3,022	2,519
Plant and machinery	750	600
Fixtures and fittings	400	1,124
	<u>269,199</u>	<u>290,782</u>
Governance costs		
Other costs	179	199
Audit fees	8,200	9,083
	<u>8,379</u>	<u>9,282</u>
Total resources expended	<u>1,996,369</u>	<u>1,792,324</u>
Net income/(expenditure)	<u>31,449</u>	<u>(30,759)</u>