

# AGE CONCERN GILLINGHAM

England & Wales · Charity number 1079572

## Details

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Status	Registered
Legal form	Charitable company
Company number	<a href="#">03796120</a>
Registered	2000-02-28
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	Clarendon Royal Community Royal Pier Road Gravesend Kent DA12 2BE
Phone	01634 572616
Email	<a href="mailto:johnnorley@ageukkentdrivers.org.uk">johnnorley@ageukkentdrivers.org.uk</a>
Website	<a href="http://www.ageuk.org.uk/kentdrivers">www.ageuk.org.uk/kentdrivers</a>

## Activities

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**Objects:** The objects for which the Charity is established and to which it is specifically restricted are to promote the following purposes for the benefit of the public and/or older people in and around Medway, the Borough of Gravesham and the Borough of Swale ("the area of benefit"):a) preventing or relieving the poverty of older people;b) advancing education;c) preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);d) promoting equality and diversity;e) assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage; andf) such other charitable purposes for the benefit of older people as the Trustees may from time to time decide,the outcome of this being the promotion of the well-being of older people.

**Activities:** The purpose of the charity is to promote the relief of older people in Gillingham.

## Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Amateur Sport, Economic/community Development/employment
- **Who:** Elderly/old People

## Geography

- **Area of benefit:** ROCHESTER, STROOD, CHATHAM, GILLINGHAM, RAINHAM.
- Kent
- Medway

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£52,924	£65,510	-	-
2024-03-31	£47,210	£46,045	-	-
2023-03-31	£43,954	£53,561	-	-
2022-03-31	£40,944	£56,432	-	-
2021-03-31	£20,694	£28,085	-	-

## Trustees

Name	Role	Appointed
Leslie John Woollends	Chair	2026-03-27
Dawn Louise Smith		2026-03-27
Michael D Gander		2026-03-27

**AGE CONCERN GILLINGHAM**

England & Wales - Charity number 1079572

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# Accounts

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**Registered number: 03796120**  
**Charity number: 1079572**

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Unaudited**

**Trustees' report and financial statements**

**For the year ended 31 March 2025**

**Age Concern Gillingham**  
**(A company limited by guarantee)**

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**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Reference and administrative details of the Charity, its Trustees and advisers**  
**For the year ended 31 March 2025**

**Trustees**  
Dr G Fargher  
F Contreiras (appointed 12 December 2024)  
L Ferguson  
P Andrews  
J Burton-Jones  
A West  
S Robinson  
J Stanton (resigned 10 July 2024)  
D Terry (resigned 14 January 2025)  
A Bates (resigned 25 October 2025)

**Company registered number** 03796120

**Charity registered number** 1079572

**Registered office**  
Age UK Kent Rivers  
The Mackenney Centre  
Woodlands Road  
Gillingham  
Kent  
ME7 2BX

**Accountants**  
Kreston Reeves LLP  
37 St Margaret's Street  
Canterbury  
Kent  
CT1 2TU

**Independent Examiner**  
S M Rouse FCCA DChA  
Kreston Reeves LLP  
37 St Margaret's Street  
Canterbury  
Kent  
CT1 2TU

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Chief Executive's Report**  
**For the year ended 31 March 2025**

The Chief Executive presents his report for the year.

Age Concern Gillingham continues to maintain its historical footprint in the ever-changing high street environment of Gillingham town centre. The shop provides not only a valuable resource for an increasingly financially pressed public, but a community hub of sorts, with a loyal customer base and a friendly acceptance of our place on the high street, people are quick to seek advice, and support, above and beyond what might be expected of a normal retail presence. The charities relationship to its sister charity Age UK Kent Rivers is a supporting mechanism which provides open avenues for support services which regular shop customers either make enquiries of or might choose to support through their retail purchases.

Donations have improved slightly this year, attributed in the main to the decline of Nationally operated charity shops in the vicinity, who demand a higher price point for their re-sold goods. The Shop in Skinner Street maintains its longstanding reputation as a bargain destination which supports continuous income. The nature of donated good continues to change, with the continued emergency of price per Kilo facilities who have encroached the retail space over the past few years, and the financial pressures of the modern day mean that items are held for longer buy owners, or upcycled and repurposed, with donation being a last resort. This means that the effort involved in processing donations is higher, and the number of donations which are truly able to be resold are fewer.

That said, we still have a good base of regular donors and high-quality items do get taken in by our team on a daily basis, but the demand for preloved clothing, toys and other items is increasing in a pressured financial climate. We have diversified to ensure we can carry some added essential items including school uniforms, coats etc this year to meet a growing need.

We have again this year been well supported by our volunteers, without whom, our ability to open would be significantly reduced leading to a drop in income.

Although the shop is small, it drives immense value to the charity in so many ways, through donations and resale of course, but signposting, building community awareness and ensuring the charity, through it's relationship with Age UK Kent Rivers is able to respond when it can to requests for assistance.

We are always very grateful for the hard work of our very small paid staff team, who through their loyalty, long service and high level of commitment have helped keep the shop shining brightly in a high street growing, sadly, dimmer each year.



J M Norley  
Group Chief Executive Officer

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Trustees' report**  
**For the year ended 31 March 2025**

The Trustees present their annual report together with the financial statements of the Charity for the year 1 April 2024 to 31 March 2025. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

**Objectives and activities**

**a. Policies and objectives**

The purpose of the charitable company is to promote the relief of older people in Gillingham and Medway.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

**b. Significant activities**

The charitable company operates a charity shop which raises funds for its related charitable company, Age UK Kent Rivers.

**c. Grantmaking**

The charity provides small grants to applicants from the sister charity Age UK Kent Rivers, from the welfare fund, designed to facilitate take up of Age UK Kent Rivers services for those experiencing financial hardship, or awaiting statutory financial support.

**d. Volunteers**

Volunteers provide the retail cover which enables the re-sale of donated goods at the Skinner street shop. All of the donated goods are either dropped off at the site or collected by our volunteers. Our volunteers are at the core of the staff resources that the charity has, employing only two staff (employed by sister charity Age UK Kent Rivers), in part time roles to provide essential skeleton cover, the other staff in the shop across a 4-day rota are all volunteers, some 6 in total. Donated goods must be sorted, priced, cleaned and rotated of course to give customers the maximum choice, and a level of refreshed stock. The contribution of donated goods and volunteers has not been included in the Statement of Financial Activities as the value of their contribution cannot be reliably quantified in financial terms.

**Achievements and performance**

**Financial review**

**a. Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

**Age Concern Gillingham**  
(A company limited by guarantee)

**Trustees' report (continued)**  
For the year ended 31 March 2025

**b. Reserves policy**

The Trustees have reviewed the reserves of the charitable company and have established a policy under which the free reserves held by the charitable company should be between three and six months of the resources expended, that is between £12,650 and £25,200. This provides working capital and would enable the charitable company to continue operations in the event of a significant drop in funding long enough to reduce or cease its activities in an orderly manner.

At 31 March 2025 the free funds amounted to £17,725 (2024: £13,295).

This level is acceptable, and includes some provision for the end of lease dilapidation works that will be required, as well as funds to carry out our duties as a tenant in the building, maintaining the boundary walls, services and drains etc.

The balance on all restricted and unrestricted funds and explanation of why held can be found in note 16 to the financial statements.

The Statement of Financial Activities shows a deficit for the year of £12,586 (2024: surplus of £1,165). Our reserves stand at £24,903 (2024: £37,489).

**Structure, governance and management**

**a. Constitution**

Age Concern Gillingham was incorporated as a company limited by guarantee on 25 June 1999, with registration number 03796120, and was registered with the Charity Commission on 28 February 2000 with registration number 1079572. It is governed by its memorandum and articles of association.

The members of the charitable company are the trustees named on the information page. In the event of the charitable company being wound up, their liability in respect of the guarantee is limited to £10 each.

**b. Recruitment and appointment of new trustees**

Trustees are recruited from a wide range of backgrounds to ensure an appropriate mix of skills and experience. Trustees are encouraged to observe our day-to-day operations. Trustees are also encouraged to attend appropriate training courses, for which we pay.

The chairman and trustees are elected at least once every three years by the members attending the charitable company's annual general meeting. They may serve for three years and are eligible for re-election. The chairman may serve for a maximum of six years. The board of trustees has the power to appoint persons to fill any casual vacancies, and to co-opt persons to the board.

**c. Organisational structure**

The charitable company is administered by the board of trustees and managed by its executive officer.

**d. Risk management**

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. Trustees have identified that the key risk to the charity is the availability of volunteers and staff to adequately sustain the opening hours of the charity shop. This is a nationwide issue, impacting post pandemic and running on well into the new financial year. Mitigations are in place within the charity to minimise staff turnover and maximise effectiveness of recruitment of both staff and volunteers.

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Trustees' report (continued)**  
**For the year ended 31 March 2025**

**Plans for future periods**

The charity will continue to provide the retail outlet as the main source of income generation. This retail outlet will be diversified through social media platforms and online sales too, to support the charity in generating the maximum possible from donated goods, but also to match the customers transition to online purchasing. We will also test the viability of Bank Holiday opening, aligning ourselves with other charity shops in the area.

**Statement of Trustees' responsibilities**

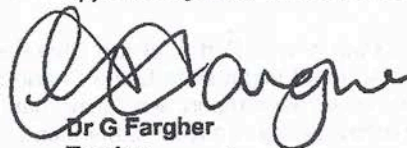
The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. 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 Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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



**Dr G Fargher**  
Trustee

Date: 10/3/26

**Age Concern Gillingham**  
(A company limited by guarantee)

**Independent examiner's report**  
For the year ended 31 March 2025

**Independent examiner's report to the Trustees of Age Concern Gillingham ('the Charity')**

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2025.

**Responsibilities and basis of report**

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity 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 Charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts 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 accounts to be reached.

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. 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 work or for this report.

Signed: *S M Rouse*  
Samantha Rouse

Dated: 10 March 2026  
FCCA DChA

**Kreston Reeves LLP**  
37 St Margaret's Street  
Canterbury  
Kent  
CT1 2TU

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Statement of financial activities (incorporating income and expenditure account)**  
**For the year ended 31 March 2025**

	Note	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
<b>Income from:</b>				
Donations and legacies	3	3,900	3,900	-
Other trading activities	4	49,024	49,024	47,210
<b>Total income</b>		<b>52,924</b>	<b>52,924</b>	<b>47,210</b>
<b>Expenditure on:</b>				
Charitable activities		65,510	65,510	46,045
<b>Total expenditure</b>		<b>65,510</b>	<b>65,510</b>	<b>46,045</b>
<b>Net movement in funds</b>		<b>(12,586)</b>	<b>(12,586)</b>	<b>1,165</b>
<b>Reconciliation of funds:</b>				
Total funds brought forward		37,489	37,489	36,324
Net movement in funds		(12,586)	(12,586)	1,165
<b>Total funds carried forward</b>		<b>24,903</b>	<b>24,903</b>	<b>37,489</b>

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 9 to 17 form part of these financial statements.

**Age Concern Gillingham**  
 (A company limited by guarantee)  
 Registered number: 03796120

**Balance sheet**  
**As at 31 March 2025**

	Note	2025 £	2024 £
<b>Current assets</b>			
Debtors	9	19,322	1,882
Cash at bank and in hand		8,698	84,126
		<u>28,020</u>	<u>86,008</u>
<b>Current liabilities</b>			
Creditors: amounts falling due within one year	10	(3,117)	(48,519)
<b>Net current assets</b>		<u>24,903</u>	<u>37,489</u>
<b>Total net assets</b>		<u>24,903</u>	<u>37,489</u>
<b>Charity funds</b>			
Unrestricted funds	11	24,903	37,489
<b>Total funds</b>		<u>24,903</u>	<u>37,489</u>

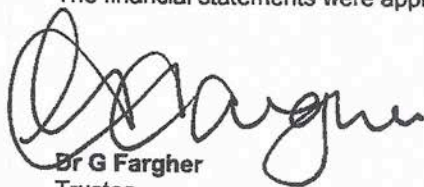
The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

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

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

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



**Dr G Fargher**  
 Trustee

Date: 10/3/26

The notes on pages 9 to 17 form part of these financial statements.

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Notes to the financial statements**  
**For the year ended 31 March 2025**

**1. General information**

Age Concern Gillingham is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £10.

The company is registered in England and Wales, Registered Number 03796120 and its registered office is Age UK Kent Rivers, The Mackenney Centre, Woodlands Road, Gillingham, Kent, ME7 2BX.

The presentation currency of the financial statements is the Pound Sterling (£). Figures are rounded to the nearest Pound.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age Concern Gillingham meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

**2.2 Going concern**

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charitable company to continue as a going concern. This is made in respect of a period of at least one year from the date of authorisation for issue of the financial statements.

No material uncertainties exist that may cast doubt over the abilities of the charitable company to continue as a going concern have been identified by the trustees.

**2.3 Income**

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

Income from the sale of goods is recognised when the charity has transferred the significant risks and rewards of ownership to the buyer.

**2.4 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 consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Notes to the financial statements**  
**For the year ended 31 March 2025**

**2. Accounting policies (continued)**

**2.4 Expenditure (continued)**

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

**2.5 Tangible fixed assets and depreciation**

Tangible fixed assets costing £NIL or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Short-term leasehold property	-	33% on cost and straight line over lease term
Fixtures and fittings	-	33% on cost and 20% on cost

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

At each reporting date the charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

**2.6 Debtors**

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

**2.7 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Notes to the financial statements  
For the year ended 31 March 2025

2. Accounting policies (continued)

2.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.9 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.10 Pensions

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

2.11 Fund accounting

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

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.

3. Income from donations and legacies

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Donations	3,900	3,900	-

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Notes to the financial statements**  
**For the year ended 31 March 2025**

**4. Income from other trading activities**

**Income from fundraising events**

	<b>Unrestricted funds</b>	<b>Total funds</b>	<b>Total funds</b>
	<b>2025</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Fundraising income	743	743	366
<b>Total 2024</b>	<b>366</b>	<b>366</b>	

**Income from trading activities**

	<b>Unrestricted funds</b>	<b>Total funds</b>	<b>Total funds</b>
	<b>2025</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Sale of charity shop goods	48,281	48,281	46,844
<b>Total 2024</b>	<b>46,844</b>	<b>46,844</b>	

**5. Analysis of expenditure by activities**

	<b>Activities undertaken directly</b>	<b>Support costs</b>	<b>Total funds</b>	<b>Total funds</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Gillingham charity shop	12,560	52,950	65,510	46,045
<b>Total 2024</b>	<b>43,751</b>	<b>2,294</b>	<b>46,045</b>	

**6. Independent examiner's remuneration**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	3,000	-

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Notes to the financial statements**  
**For the year ended 31 March 2025**

**7. Staff costs**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Wages and salaries	<b>27,676</b>	24,766
Social security costs	<b>805</b>	933
Contribution to defined contribution pension schemes	<b>1,415</b>	1,700
	<b><u>29,896</u></b>	<b><u>27,399</u></b>

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

	<b>2025</b>	<b>2024</b>
	<b>No.</b>	<b>No.</b>
Average employees	<b><u>3</u></b>	<b><u>2</u></b>

No employee received remuneration amounting to more than £60,000 in either year.

The key management personnel of the charity comprise the trustees and senior management team. The total amount of employee benefits (including employer pension contributions and employer national insurance contributions) received by key management personnel for their services to the charity was £Nil (2024 - £Nil).

**8. Trustees' remuneration and expenses**

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - £NIL).

**9. Debtors**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Due within one year</b>		
Amounts owed by group undertakings	<b>17,548</b>	-
Prepayments and accrued income	<b>1,774</b>	1,882
	<b><u>19,322</u></b>	<b><u>1,882</u></b>

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Notes to the financial statements**  
**For the year ended 31 March 2025**

**10. Creditors: Amounts falling due within one year**

	2025 £	2024 £
Trade creditors	52	275
Amounts owed to group undertakings	-	48,180
Accruals and deferred income	3,065	64
	<u>3,117</u>	<u>48,519</u>

**11. Statement of funds**

**Statement of funds - current year**

	Balance at 1 April 2024 £	Income £	Expenditure £	Balance at 31 March 2025 £
<b>Unrestricted funds</b>				
General fund	13,295	52,924	(48,494)	17,725
Redundancy reserve fund	7,178	-	-	7,178
Age UK Kent Rivers Welfare Fund	17,016	-	(17,016)	-
	<u>37,489</u>	<u>52,924</u>	<u>(65,510)</u>	<u>24,903</u>

**Statement of funds - prior year**

	Balance at 1 April 2023 £	Income £	Expenditure £	Balance at 31 March 2024 £
<b>Unrestricted funds</b>				
General fund	11,659	47,210	(43,751)	15,118
Redundancy reserve fund	5,355	-	-	5,355
Age UK Kent Rivers Welfare Fund	19,310	-	(2,294)	17,016
	<u>36,324</u>	<u>47,210</u>	<u>(46,045)</u>	<u>37,489</u>

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Notes to the financial statements**  
**For the year ended 31 March 2025**

**11. Statement of funds (continued)**

The Redundancy Reserve Fund has been set up to identify those funds which would be required to meet the charitable company's statutory redundancy obligations in the event of it ceasing operation.

The Age UK Kent Rivers Welfare Fund has been set up to provide financial support to clients demonstrating severe hardship. Following an assessment and application process, the funds will be released in small amounts to Age UK Kent Rivers to cover the costs of those in hardship attending social care centres and receiving social care services, preventing further deterioration in ill health and social isolation. During the year, a donation was made to Age UK Kent Rivers to support welfare services.

**12. Summary of funds**

**Summary of funds - current year**

	Balance at 1 April 2024 £	Income £	Expenditure £	Balance at 31 March 2025 £
General funds	37,489	52,924	(65,510)	24,903

**Summary of funds - prior year**

	Balance at 1 April 2023 £	Income £	Expenditure £	Balance at 31 March 2024 £
General funds	36,324	47,210	(46,045)	37,489

**13. Analysis of net assets between funds**

**Analysis of net assets between funds - current year**

	Unrestricted funds 2025 £	Total funds 2025 £
Current assets	28,020	28,020
Creditors due within one year	(3,117)	(3,117)
<b>Total</b>	<b>24,903</b>	<b>24,903</b>

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Notes to the financial statements**  
**For the year ended 31 March 2025**

**13. Analysis of net assets between funds (continued)**

**Analysis of net assets between funds - prior year**

	Unrestricted funds 2024 £	Total funds 2024 £
Current assets	86,008	86,008
Creditors due within one year	(48,519)	(48,519)
<b>Total</b>	<b>37,489</b>	<b>37,489</b>

**14. Pension commitments**

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the group in an independently administered fund.

**15. Operating lease commitments**

At 31 March 2025 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2025 £	2024 £
Not later than 1 year	<b>6,500</b>	<b>6,500</b>

**16. Related party transactions**

As at 31 March 2025, Age UK Kent Rivers owed £17,548 to Age Concern Gillingham. As at 31 March 2024, Age Concern Gillingham owed £48,180 to Age UK Kent Rivers.

During the year, one Trustee made a donation of £3,000 to the charity (2024: £Nil).

During the year, Age Concern Gillingham made a donation to Age UK Kent Rivers of £15,000 towards salary costs and to support services to beneficiaries in the Gillingham area (2024: £2,294).

There were no other related party transactions in the current or prior year.

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Notes to the financial statements**  
**For the year ended 31 March 2025**

**17. Ultimate controlling party**

Age Concern Gillingham is a sister charity of Age UK Kent Rivers, a charitable company registered in England and Wales, company registration number 06876354. Age UK Kent Rivers is a registered charity, registration number 1133023.

Whilst Age Concern Gillingham is not a formal subsidiary of its sister charity, the two charities share the same board of trustees, and it is considered that Age UK Kent Rivers demonstrates power and benefit over its smaller sister charity and is therefore the controlling party. Age UK Kent Rivers is the sole beneficiary of the charitable activities of Age Concern Gillingham. All surpluses generated by Age Concern Gillingham are donated to Age UK Kent Rivers to further their own charitable objectives.

Age UK Kent Rivers' principal purpose is to promote the well-being of older people and to help make later life a fulfilling and enjoyable experience. Age UK Kent Rivers' registered address is Age UK Kent Rivers, The Mackenney Centre, Woodlands Road, Gillingham, Kent, ME7 2BX.

For the reasons stated above, the results of Age Concern Gillingham are included within the Age UK Kent Rivers group consolidated accounts, which are available at the registered office address stated.



**AGE CONCERN GILLINGHAM**

England & Wales - Charity number 1079572

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# Accounts

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**REGISTERED COMPANY NUMBER: 03796120 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1079572**

**Report of the Trustees and  
Unaudited Financial Statements  
for the Year Ended 31 March 2024  
for  
AGE CONCERN GILLINGHAM  
(A COMPANY LIMITED BY GUARANTEE)**

Friend & Grant Ltd  
Bryant House  
Bryant Road  
Strood  
Rochester  
Kent  
ME2 3EW

**AGE CONCERN GILLINGHAM**

**Contents of the Financial Statements  
FOR THE YEAR ENDED 31 MARCH 2024**

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## **AGE CONCERN GILLINGHAM**

### **Chief Executive's Report FOR THE YEAR ENDED 31 MARCH 2024**

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Age Concern Gillingham continues to maintain its historical footprint in the ever-changing high street environment of Gillingham town centre. The shop provides not only a valuable resource for an ever financially pressed public, but a community hub of sorts, with a loyal customer base and a friendly acceptance of our place on the high street, people are quick to seek advice, and support, further and above what might be expected of a normal retail presence.

Donations have been lower in this year, not dramatically but noticeably, and we attribute this in the most part to people being slower to donate, slower to let go of unused items, and exploring ways themselves of turning unwanted items into cash.

With the increasing presence of pre-loved platforms and the availability of technology, people are far more able to sell something, than feel that their only option is to donate.

That said, we have a good base of regular donors and high-quality items do get taken in by our staff on a daily basis, but the demand for preloved clothing, toys and other items is increasing in a pressured financial climate. We have diversified to ensure we can carry some added essential items including school uniforms this year to meet that growing need.

We have again this year been well supported by our volunteers, without whom, our ability to open would be significantly reduced leading to a drop in income.

Although the shop is small, it drives immense value to the charity in so many ways, through donations and resale of course, but signposting, building community awareness and ensuring the charity is able to respond when it can to requests for assistance.

We are always very grateful for the hard work of our small paid staff team, who through their loyalty, long service and high level of commitment have helped keep the shop shining brightly in a high street growing, sadly, dimmer each year.

.....  
J M Norley - Chief Executive Officer

Date: 27 June 2025

## **AGE CONCERN GILLINGHAM**

### **Report of the Trustees FOR THE YEAR ENDED 31 MARCH 2024**

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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 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' FRS 102.

The report is prepared in accordance with the small company regime (Section 419(2) of the Companies Act 2006).

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

The purpose of the charitable company is to promote the relief of older people in Gillingham.

In accordance with section 17 of the Charities Act 2011, the trustees have had due regard to the guidance published by the Charity Commission on the operation of the requirement that our charitable purpose is for the public benefit.

##### **Significant activities**

The charitable company operates a charity shop which raises funds for its related charitable company, Age UK Kent Rivers.

##### **Grantmaking**

The charity provides small grants to applicants from the sister charity Age UK Kent Rivers, from the welfare fund, designed to facilitate take up of Age UK Kent Rivers services for those experiencing financial hardship, or awaiting statutory financial support.

##### **Volunteers**

All of the donated goods are either dropped off at the site or collected by our volunteers. Our volunteers are at the core of the staff resources that the charity has, employing only two staff in part time roles to provide essential skeleton cover, the other staff in the shop across a 4 day rota are all volunteers, some 10 in total. Donated goods must be sorted, priced, cleaned and rotated of course to give customers the maximum choice, and a level of refreshed stock. The contribution of donated goods and volunteers has not been included in the Statement of Financial Activities as the value of their contribution cannot be reliably quantified in financial terms.

#### **FINANCIAL REVIEW**

##### **Reserves policy**

The trustees have reviewed the reserves of the charitable company and have established a policy under which the free reserves held by the charitable company should be between three and six months of the resources expended, that is between £10,950 and £21,900. This provides working capital and would enable the charitable company to continue operations in the event of a significant drop in funding long enough to reduce or cease its activities in an orderly manner.

At 31 March 2024 the free funds amounted to £13,295 (2023: £11,659).

This level is acceptable, and includes some provision for the end of lease dilapidation works that will be required, as well as funds to carry out our duties as a tenant in the building, maintaining the boundary walls, services and drains etc.

The balance on all restricted and unrestricted funds and explanation of why held can be found in note 14 to the financial statements.

The Statement of Financial Activities shows a surplus/(deficit) for the year of £1,165 (2023: (£9,607)). Our reserves stand at £37,489 (2023: £36,324).

## **AGE CONCERN GILLINGHAM**

### **Report of the Trustees FOR THE YEAR ENDED 31 MARCH 2024**

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#### **FINANCIAL REVIEW**

##### **Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

##### **FUTURE PLANS**

The charity will continue to provide the retail outlet as the main source of income generation. This retail will be diversified through social media platforms and online sales too, to support the charity in generating the maximum possible from donated goods, but also to match the customers transition to online purchasing. We will also test the viability of Bank Holiday opening, aligning ourselves with other charity shops in the area.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

Age Concern Gillingham was incorporated as a company limited by guarantee on 25 June 1999, with registration number 03796120, and was registered with the Charity Commission on 28 February 2000 with registration number 1079572. It is governed by its memorandum and articles of association.

The members of the charitable company are the trustees named on the information page. In the event of the charitable company being wound up, their liability in respect of the guarantee is limited to £10 each.

##### **Recruitment and appointment of new trustees**

Trustees are recruited from a wide range of backgrounds to ensure an appropriate mix of skills and experience. Trustees are encouraged to observe our day to day operations. Trustees are also encouraged to attend appropriate training courses, for which we pay.

The chairman and trustees are elected at least once every three years by the members attending the charitable company's annual general meeting. They may serve for three years and are eligible for re-election. The chairman may serve for a maximum of six years. The board of trustees has the power to appoint persons to fill any casual vacancies, and to co-opt persons to the board.

##### **Organisational structure**

The charitable company is administered by the board of trustees and managed by its executive officer.

##### **Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. Trustees have identified that the key risk to the charity is the availability of volunteers and staff to adequately sustain the opening hours of the charity shop. This is a nationwide issue, impacting post pandemic and running on well into the new financial year. Mitigations are in place within the charity to minimise staff turnover and maximise effectiveness of recruitment of both staff and volunteers.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Company number**

03796120 (England and Wales)

##### **Registered Charity number**

1079572

##### **Registered office**

Age UK Kent Rivers Floor 2  
Fitted Rigging House South, Anchor Wharf  
The Historic Dockyard  
Chatham  
Kent  
ME4 4TZ

**AGE CONCERN GILLINGHAM**

**Report of the Trustees  
FOR THE YEAR ENDED 31 MARCH 2024**

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**Trustees**

P V Andrews  
A J Bates  
J P Burton-Jones  
Dr G Fargher  
S M Robinson  
D L Terry - resigned 14th January 2025  
A A West  
L E Ferguson  
J E Stanton - resigned 10th July 2024  
F P J Contreiras - appointed 12th December 2024

**Chief Executive**

J M Norley

**Company Secretary**

J M Norley

**Independent Examiner**

Mark Friend  
Friend & Grant Ltd  
Bryant House  
Bryant Road Strood  
Rochester  
Kent  
ME2 3EW

Approved by order of the board of trustees on 27 June 2025 and signed on its behalf by:

.....  
Dr G Fargher - Trustee

## **Independent Examiner's Report to the Trustees of Age Concern Gillingham**

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### **Independent examiner's report to the trustees of Age Concern Gillingham ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

#### **Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the 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 your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts 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 accounts to be reached.

Mark Friend

Friend & Grant Ltd  
Bryant House  
Bryant Road  
Strood Rochester  
Kent  
ME2 3EW

Date: 27 June 2025

**AGE CONCERN GILLINGHAM****Statement of Financial Activities  
(Incorporating an Income and Expenditure Account)  
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	Unrestricted funds £	Restricted fund £	<b>2024 Total funds £</b>	2023 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Income from charitable activities	3	<b>46,844</b>	-	<b>46,844</b>	43,619
Other trading activities	4	<b>366</b>	-	<b>366</b>	335
<b>Total</b>		<b>47,210</b>	-	<b>47,210</b>	43,954
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	5				
Gillingham charity shop		<b>46,045</b>	-	<b>46,045</b>	53,561
<b>NET INCOME/(EXPENDITURE)</b>		<b>1,165</b>	-	<b>1,165</b>	(9,607)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<b>36,324</b>	-	<b>36,324</b>	45,931
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>37,489</b>	-	<b>37,489</b>	36,324

**CONTINUING OPERATIONS**

There were no unrecognised gains or losses other than the surplus/deficit for the year. The accompanying accounting policies and notes form an integral part of these financial statements.

**AGE CONCERN GILLINGHAM**

**Balance Sheet  
31 MARCH 2024**

	Notes	Unrestricted funds £	Restricted fund £	2024 Total funds £	2023 Total funds £
<b>CURRENT ASSETS</b>					
Debtors	11	1,882	-	1,882	-
Cash at bank and in hand		84,126	-	84,126	64,348
		<u>86,008</u>	-	<u>86,008</u>	64,348
<b>CREDITORS</b>					
Amounts falling due within one year	12	(48,455)	-	(48,455)	(28,024)
		<u>37,553</u>	-	<u>37,553</u>	36,324
<b>NET CURRENT ASSETS</b>					
		<u>37,553</u>	-	<u>37,553</u>	36,324
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>37,553</u>	-	<u>37,553</u>	36,324
<b>ACCRUALS AND DEFERRED INCOME</b>	13	(64)	-	(64)	-
		<u>37,489</u>	-	<u>37,489</u>	36,324
<b>NET ASSETS</b>					
		<u>37,489</u>	-	<u>37,489</u>	36,324
<b>FUNDS</b>					
Unrestricted funds	14			37,489	36,324
<b>TOTAL FUNDS</b>					
				<u>37,489</u>	<u>36,324</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees 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.

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 27 June 2025 and were signed on its behalf by:

.....  
Dr G Fargher - Trustee

The notes form part of these financial statements

**1. STATUTORY INFORMATION**

Age Concern Gillingham is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £10.

The company is registered in England and Wales, Registered Number 03796120 and its registered office is Age Uk Kent Rivers Floor 2, Fitted Rigging House South, Anchor Wharf, The Historic Dockyard, Chatham, Kent, United Kingdom, ME4 4TZ.

The presentation currency of the financial statements is the Pound Sterling (£). Figures are rounded to the nearest Pound.

**2. ACCOUNTING POLICIES**

**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 charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)', the 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.

**Going concern**

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charitable company to continue as a going concern. This is made in respect of a period of at least one year from the date of authorisation for issue of the financial statements.

No material uncertainties exist that may cast doubt over the abilities of the charitable company to continue as a going concern have been identified by the trustees.

**Income**

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

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income from the sale of goods is recognised when the charity has transferred the significant risks and rewards of ownership to the buyer.

**Donations**

Donations are included in the Statement of Financial Activities when the general income recognition criteria are met.

**Volunteers' contribution**

The contribution from volunteers has not been included in the Statement of Financial Activities as the value of their contribution cannot be reliably quantified in financial terms.

**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.

**2. ACCOUNTING POLICIES - continued**

**Expenditure**

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

**Tangible fixed assets**

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

Short leasehold	- 33% on cost and straight line over lease term
Fixtures and fittings	- 33% on cost and 20% on cost

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

At each reporting date the charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

**Taxation**

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

**Fund accounting**

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

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.

**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.

The assets of the scheme are held separately from those of the charitable company in an independently administered fund.

**Donated goods**

Items donated for resale are included as turnover from donated goods when sold and no value is placed on stock at the year end.

**Financial instruments**

Basic financial assets/liabilities including trade and other receivables/payables and cash and bank balances, are initially recognised at transaction price unless the arrangement constitutes a financing transaction (loan over period of time) where the transaction is measured at present value of the future receipts discounted at a market rate of interest. Such assets/liabilities are subsequently carried at amortised cost using the effective interest method.

**2. ACCOUNTING POLICIES - continued**

**Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**Liabilities and provisions**

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

**Hire purchase and leasing commitments**

Assets held under finance lease and hire purchase contracts are capitalised in the balance sheet and depreciated over their expected useful lives. The interest element of the leasing payments represents a constant proportion of the capital balance outstanding and is charged to the profit and loss account over the period of the lease.

All other leases are regarded as operating leases and the payments made under them are charged to the profit and loss account on a straight line basis over the lease term.

**Employee Benefits**

All employee benefit costs to which employees have become entitled as a result of service rendered to the entity during the reporting period are recognised as an expense, unless the financial reporting standard requires the cost to be recognised as part of the cost of an asset, or as a liability, after deducting amounts that have been paid either directly to the employees or as a contribution to an employee benefit fund. If the amount paid exceeds the obligation arising from service before the reporting date, the excess is recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

**3. INCOME FROM CHARITABLE ACTIVITIES**

	<b>2024</b>	2023
	<b>£</b>	£
Sale of charity shop goods	<b>46,844</b>	43,619

**AGE CONCERN GILLINGHAM**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**4. OTHER TRADING ACTIVITIES**

	<b>2024</b>	2023
	£	£
Fundraising income	<u>366</u>	<u>335</u>

**5. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES**

	<b>Activities undertaken directly 2024</b>	<b>Support costs 2024</b>	<b>Total funds 2024</b>	Total funds 2023
	£	£	£	£
Gillingham charity shop	<u>43,751</u>	<u>2,294</u>	<u>46,045</u>	53,561
	<u>43,751</u>	<u>2,294</u>	<u>46,045</u>	<u>53,561</u>
Analysis of 2023	<u>48,871</u>	<u>4,690</u>	<u>53,561</u>	

**6. SUPPORT COSTS**

	<b>Gillingham charity shop 2024</b>	<b>Total funds 2024</b>	Total funds 2023
	£	£	£
Donations paid	<u>2,294</u>	<u>2,294</u>	690
Governance costs	<u>-</u>	<u>-</u>	4,000
	<u>2,294</u>	<u>2,294</u>	<u>4,690</u>

**7. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

## AGE CONCERN GILLINGHAM

### Notes to the Financial Statements - continued FOR THE YEAR ENDED 31 MARCH 2024

#### 8. STAFF COSTS

Staff are employed by Age UK Kent Rivers, who recharge Age Concern Gillingham with the total related costs. The pension scheme is also administered by Age UK Kent Rivers.

	2024	2023
	£	£
Wages and salaries	24,766	22,920
Social security costs	933	693
Pension costs	1,700	1,532
	<u>27,399</u>	<u>25,145</u>

The average monthly number of employees in the year was:

	2024	2023
Shop staff	<u>2</u>	<u>2</u>

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

#### 9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Income from charitable activities	43,619	-	43,619
Other trading activities	<u>335</u>	<u>-</u>	<u>335</u>
<b>Total</b>	<u>43,954</u>	<u>-</u>	<u>43,954</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Gillingham charity shop	<u>53,561</u>	<u>-</u>	<u>53,561</u>
<b>NET INCOME/(EXPENDITURE)</b>	(9,607)	-	(9,607)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	<u>45,931</u>	<u>-</u>	<u>45,931</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>36,324</u>	<u>-</u>	<u>36,324</u>

**AGE CONCERN GILLINGHAM**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**10. TANGIBLE FIXED ASSETS**

	Short leasehold £	Fixtures and fittings £	Totals £
<b>COST</b>			
At 1 April 2023 and 31 March 2024	<u>12,338</u>	<u>2,181</u>	<u>14,519</u>
<b>DEPRECIATION</b>			
At 1 April 2023 and 31 March 2024	<u>12,338</u>	<u>2,181</u>	<u>14,519</u>
<b>NET BOOK VALUE</b>			
At 31 March 2024	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2023	<u>-</u>	<u>-</u>	<u>-</u>

**11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024 £	2023 £
Prepayments	<u>1,882</u>	<u>-</u>

**12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024 £	2023 £
Trade creditors	275	84
Amounts owed to group undertakings	<u>48,180</u>	<u>27,940</u>
	<u>48,455</u>	<u>28,024</u>

**13. ACCRUALS AND DEFERRED INCOME**

	2024 £	2023 £
Accruals and deferred income	<u>64</u>	<u>-</u>

**14. MOVEMENT IN FUNDS**

	At 1/4/23 £	Net movement in funds £	Transfers between funds £	At 31/3/24 £
<b>Unrestricted funds</b>				
General fund	11,659	3,459	(1,823)	13,295
Redundancy reserve fund	5,355	-	1,823	7,178
Age UK Kent Rivers Welfare Fund	<u>19,310</u>	<u>(2,294)</u>	<u>-</u>	<u>17,016</u>
	<u>36,324</u>	<u>1,165</u>	<u>-</u>	<u>37,489</u>
<b>TOTAL FUNDS</b>	<u>36,324</u>	<u>1,165</u>	<u>-</u>	<u>37,489</u>

**14. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	47,210	(43,751)	3,459
Age UK Kent Rivers Welfare Fund	-	(2,294)	(2,294)
	<u>47,210</u>	<u>(46,045)</u>	<u>1,165</u>
<b>TOTAL FUNDS</b>	<u>47,210</u>	<u>(46,045)</u>	<u>1,165</u>

**Comparatives for movement in funds**

	At 1/4/22 £	Net movement in funds £	At 31/3/23 £
<b>Unrestricted funds</b>			
General fund	20,576	(8,917)	11,659
Redundancy reserve fund	5,355	-	5,355
Age UK Kent Rivers Welfare Fund	20,000	(690)	19,310
	<u>45,931</u>	<u>(9,607)</u>	<u>36,324</u>
<b>TOTAL FUNDS</b>	<u>45,931</u>	<u>(9,607)</u>	<u>36,324</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	43,954	(52,871)	(8,917)
Age UK Kent Rivers Welfare Fund	-	(690)	(690)
	<u>43,954</u>	<u>(53,561)</u>	<u>(9,607)</u>
<b>TOTAL FUNDS</b>	<u>43,954</u>	<u>(53,561)</u>	<u>(9,607)</u>

The Redundancy Reserve Fund has been set up to identify those funds which would be required to meet the charitable company's statutory redundancy obligations in the event of it ceasing operation.

The Age UK Kent Rivers Welfare Fund has been set up to provide financial support to clients demonstrating severe hardship. Following an assessment and application process, the funds will be released in small amounts to Age UK Kent Rivers to cover the costs of those in hardship attending social care centres and receiving social care services, preventing further deterioration in ill health and social isolation.

## AGE CONCERN GILLINGHAM

### Notes to the Financial Statements - continued FOR THE YEAR ENDED 31 MARCH 2024

#### 15. RELATED PARTY DISCLOSURES

At 31 March 2024 the charitable company owed £48,180 (2023: £27,940) to Age UK Kent Rivers, its sister charity.

During the year under review, the charitable company was charged management charges by Age UK Kent Rivers of £Nil (2023: £8,153).

During the year under review, the charitable company made donations to Age UK Kent Rivers of £2,294 (2023: £690).

#### 16. ULTIMATE CONTROLLING PARTY

Age Concern Gillingham is a sister charity of Age UK Kent Rivers, a charitable company registered in England and Wales, company registration number 06876354. Age UK Kent Rivers is a registered charity, registration number 1133023.

Whilst Age Concern Gillingham is not a formal subsidiary of its sister charity, the two charities share the same board of trustees, and it is considered that Age UK Kent Rivers demonstrates power and benefit over its smaller sister charity and is therefore the controlling party. Age UK Kent Rivers is the sole beneficiary of the charitable activities of Age Concern Gillingham. All surpluses generated by Age Concern Gillingham are donated to Age UK Kent Rivers to further their own charitable objectives.

Age UK Kent Rivers' principal purpose is to promote the well-being of older people and to help make later life a fulfilling and enjoyable experience. Age UK Kent Rivers' registered address is Age UK Kent Rivers Floor 2, Fitted Rigging House South, Anchor Wharf, The Historic Dockyard, Chatham, Kent, United Kingdom, ME4 4TZ.

For the reasons stated above, the results of Age Concern Gillingham are included within the Age UK Kent Rivers group consolidated accounts, which are available at the registered office address stated.

#### 17. FINANCIAL INSTRUMENTS

	2024 £	2023 £
<b>Financial assets</b>		
Financial assets measured at amortised cost	84,126	64,348
	<u>84,126</u>	<u>64,348</u>
<b>Financial liabilities</b>		
Financial liabilities measured at amortised cost	48,519	28,024
	<u>48,519</u>	<u>28,024</u>

Financial assets measured at amortised cost comprise cash at bank and in hand.

Financial liabilities measured at amortised cost comprise trade creditors, amounts owed to group undertakings, and accruals.

**AGE CONCERN GILLINGHAM**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

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**18. KEY MANAGEMENT PERSONNEL**

The key management personnel of the charity comprise the trustees and senior management team. The total amount of employee benefits (including employer pension contributions and employer national insurance contributions) received by key management personnel for their services to the charity was £Nil (2023 - £Nil).

**19. OPERATING LEASES**

The following operating lease payments are committed to be paid:

	<b>2024</b>	2023
	<b>£</b>	£
Within one year	<b>6,500</b>	6,500
Between one and five years	-	-
In more than five years	-	-
	<u><b>6,500</b></u>	<u>6,500</u>

Within the Statement of Financial Activities there are rental payments totalling £6,500 (2023: £6,500)

**AGE CONCERN GILLINGHAM**

England & Wales - Charity number 1079572

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# Accounts

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**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Unaudited**

**Trustees' Report and Financial Statements**

**For the Year Ended 31 March 2023**

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**Age Concern Gillingham**  
**(A company limited by guarantee)**

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**Age Concern Gillingham**  
**(A company limited by guarantee)**

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**Reference and Administrative Details of the Charity, its Trustees and Advisers**  
**For the Year Ended 31 March 2023**

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<b>Trustees</b>	P.V. Andrews (appointed 16 June 2022) A.J. Bates J.P. Burton-Jones G. Fargher, Chair of trustees K.R. Masuwa-Morgan (resigned 10 August 2023) S.M. Robinson D.L. Terry (appointed 13 April 2022) A.A. West L.E. Ferguson (appointed 10 August 2023) J.E. Stanton (appointed 10 August 2023)
<b>Company registered number</b>	03796120
<b>Charity registered number</b>	1079572
<b>Registered office</b>	The Admiral's Offices Main Gate Road Chatham Historic Dockyard Chatham Kent ME4 4TZ
<b>Company secretary</b>	J.M. Norley
<b>Chief executive officer</b>	J.M. Norley
<b>Accountants</b>	UHY Kent LLP t/a UHY Hacker Young Chartered Accountants Thames House Roman Square Sittingbourne Kent ME10 4BJ

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**Age Concern Gillingham**  
**(A company limited by guarantee)**

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**Chief Executive's Report**  
**For the year ended 31 March 2023**

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Age Concern Gillingham continues to operate in its historical footprint of our charity shop in Skinner Street, Gillingham, providing a community hub for our regular customers and of course a much-needed unrestricted income for our sister charity Age UK Kent Rivers (previously known as Age UK Medway).

The financial year got off to a solid start, with donations to the charity shop flowing nicely and customer footfall returning quite quickly to pre-pandemic levels. Of course, no year passes without challenge, and this year is no exception.

The cost of living crisis has had a double sided impact on our charity retail operation, on one hand, providing a low costs alternative for many of the things that our customer find essential, from second hand school uniforms, bedding, and an array of clothing, to low cost gifts, and decorations for festivities, all of these items are a great help in lightening the financial load as other costs rise.

However, the rise in the number of "cash for clothes" outlets mean that our regular donors are of course considering the direct benefit to them of cash now, rather than a donation and a warm feeling of supporting their local charity, quite understandable in tough times of course.

Despite the challenges, our volunteers and paid shop staff have worked hard to present donated goods in a professional and ordered way, allowing our customers a great selection in our window, and on the rails inside the shop, to keep them interested in making their purchases and generating income for Age UK Kent Rivers.

We are of course extremely grateful for every donation, but the most generous donation of people time, our shop just could not be available to the public without the huge support from our volunteers, who work extremely hard in sorting, pricing, cleaning and stocking the donations, on an almost constant basis, alongside our paid staff.

The funds generated this year have of course been set aside into the welfare fund, further supporting the sister charity's beneficiaries as the costs of living crisis has bitten hard. The welfare fund has been used very effectively this year, helping older people maintain or fix their boilers, purchase small fridges for medication, so that larger fridges can be switched off, and generally supporting older people by gifts of services from Age UK Kent Rivers, either delivered meals or attending a day centre for a free session, all helping to take the pressure off, when life has become just a little too difficult.

The shop has benefitted from a refreshed set of window vinyl's this year, making even clearer, the link between the shop, the income generated, and the services provided across the Medway towns by Age UK Kent Rivers, and important message to underline in such difficult times for our communities, and specifically our older beneficiaries.

We hope to be able to open our shop across an increased number of days in the new financial year, helping us to increase the income generated.

DocuSigned by:  
  
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**J M Norley - Chief Executive Officer**

Date: 14 December 2023

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Age Concern Gillingham  
(A company limited by guarantee)

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**Trustees' report**  
**For the year ended 31 March 2023**

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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 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' FRS 102.

Since the charitable company qualifies as small under section 382 of the Companies Act 2006, the strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted. The report is therefore prepared in accordance with the small company regime.

## **OBJECTIVES AND ACTIVITIES**

### **Objectives and aims**

The purpose of the charitable company is to promote the relief of older people in Gillingham.

In accordance with section 17 of the Charities Act 2011, the trustees have had due regard to the guidance published by the Charity Commission on the operation of the requirement that our charitable purpose is for the public benefit.

### **Significant activities**

The charitable company operates a charity shop which raises funds for its sister charitable company, Age UK Kent Rivers.

### **Grant making**

The charity provides small grants to applicants from the sister charity Age UK Kent Rivers, from the welfare fund, designed to facilitate take up of Age UK Kent Rivers services for those experiencing financial hardship, or awaiting statutory financial support.

### **Volunteers**

All the donated goods are either dropped off at the site or collected by our volunteers. Our volunteers are at the core of the staff resources that the charity has, employing only two staff in part time roles to provide essential skeleton cover, the other staff in the shop across a 4 day rota are all volunteers, some 10 in total. Donated goods must be sorted, priced, cleaned and rotated of course to give customers the maximum choice, and a level of refreshed stock. The contribution of donated goods and volunteers has not been included in the Statement of Financial Activities as the value of their contribution cannot be reliably quantified in financial terms.

## **FINANCIAL REVIEW**

### **Reserves policy**

The trustees have reviewed the reserves of the charitable company and have established a policy under which the free reserves held by the charitable company should be between three and six months of the resources expended, that is between £13,000 and £26,000. This provides working capital and would enable the charitable company to continue operations in the event of a significant drop in funding long enough to reduce or cease its activities in an orderly manner.

At 31 March 2023 the free funds amounted to £11,659.

This level is acceptable, and includes some provision for the end of lease dilapidation works that will be required, as well as funds to carry out our duties as a tenant in the building, maintaining the boundary walls, services and drains etc.

The balance on all designated and unrestricted funds and explanation of why held can be found in note 13 to the financial statements.

The Statement of Financial Activities shows a deficit for the year of £9,607. Our total reserves stand at £36,324.

## **FUTURE PLANS**

The charity will continue to provide the retail outlet as the main source of income generation. This retail will be diversified through social media platforms and online sales too, to support the charity in generating the maximum possible from donated goods, but also to match the customers transition to online purchasing. We will also test the viability of Bank Holiday opening, aligning ourselves with other charity shops in the area.

### **Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

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Age Concern Gillingham  
(A company limited by guarantee)

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**Trustees' report**  
**For the year ended 31 March 2023**

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**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

Age Concern Gillingham was incorporated as a company limited by guarantee on 25 June 1999, with registration number 03796120, and was registered with the Charity Commission on 28 February 2000 with registration number 1079572. It is governed by its memorandum and articles of association.

The members of the charitable company are the trustees named on the information page. In the event of the charitable company being wound up, their liability in respect of the guarantee is limited to £10 each.

**Recruitment and appointment of new trustees**

Trustees are recruited from a wide range of backgrounds to ensure an appropriate mix of skills and experience. Trustees are encouraged to observe our day to day operations. Trustees are also encouraged to attend appropriate training courses, for which we pay.

The chairman and trustees are elected at least once every three years by the members attending the charitable company's annual general meeting. They may serve for three years and are eligible for re-election. The chairman may serve for a maximum of six years. The board of trustees has the power to appoint persons to fill any casual vacancies, and to co-opt persons to the board.

**Organisational structure**

The charitable company is administered by the board of trustees and managed by its executive officer.

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. Trustees have identified that the key risk to the charity is the availability of volunteers and staff to adequately sustain the opening hours of the charity shop. This is a nationwide issue, impacting post pandemic and running on well into the new financial year. Mitigations are in place within the charity to minimise staff turnover and maximise effectiveness of recruitment of both staff and volunteers.

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also the directors of Age Concern Gillingham 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 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 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 Charity 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.

Approved by order of the board of trustees on 14 December 2023 and signed on its behalf by:

DocuSigned by:

*Gillian Fargher*

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**G Fargher – Chair of Trustees**

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**Age Concern Gillingham**  
**(A company limited by guarantee)**

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**Independent Examiner's Report**  
**For the Year Ended 31 March 2023**

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**Independent Examiner's Report to the Trustees of Age Concern Gillingham ('the Charity')**

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2023.

**Responsibilities and Basis of Report**

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity 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 Charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts 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 accounts to be reached.

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. 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 work or for this report.

Signed:

Dated: 15 December 2023

Allan Hickie, BSc FCA

UHY Hacker Young  
Chartered Accountants  
Thames House  
Roman Square  
Sittingbourne  
Kent  
ME10 4BJ

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Statement of financial activities (incorporating income and expenditure account)**  
**For the Year Ended 31 March 2023**

	Note	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £ <i>reclassified</i>
<b>Income from:</b>				
Donations and legacies	3	-	-	2,667
Charitable activities	4	43,619	43,619	38,071
Other trading activities	5	335	335	206
<b>Total income</b>		43,954	43,954	40,944
<b>Expenditure on:</b>				
Charitable activities	6	53,561	53,561	56,432
<b>Total expenditure</b>		53,561	53,561	56,432
<b>Net movement in funds</b>		(9,607)	(9,607)	(15,488)
<b>Reconciliation of funds:</b>				
Total funds brought forward	13	45,931	45,931	61,419
Net movement in funds	13	(9,607)	(9,607)	(15,488)
<b>Total funds carried forward</b>	13	36,324	36,324	45,931

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 8 to 18 form part of these financial statements.

**Age Concern Gillingham**  
**(A company limited by guarantee)**  
**Registered number: 03796120**

**Balance Sheet**  
**As at 31 March 2023**

	Note	2023 £	2022 £
<b>Current assets</b>			
Cash at bank and in hand		64,348	46,317
Creditors: amounts falling due within one year	11	(28,024)	(386)
<b>Total net assets</b>		<u>36,324</u>	<u>45,931</u>
<b>Charity funds</b>			
Unrestricted funds			
Designated funds	13	24,665	25,355
General funds	13	11,659	20,576
<b>Total funds</b>		<u>36,324</u>	<u>45,931</u>

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

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

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

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

DocuSigned by:  
  
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**G Fargher**  
Chair of trustees

Date: 14 December 2023

The notes on pages 8 to 18 form part of these financial statements.

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**Age Concern Gillingham**  
**(A company limited by guarantee)**

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**Notes to the Financial Statements**  
**For the Year Ended 31 March 2023**

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**1. General information**

Age Concern Gillingham is a private charitable company limited by guarantee, company number 03796120, registered in England and Wales. The registered office address is The Admiral's Office, Main Gate Road, Chatham Historic Dockyard, Chatham, Kent, ME4 4TZ. Age Concern Gillingham's place of business is Copley House, Skinner Street, Gillingham, Kent, ME7 1HD and its principal activity is to run a charity shop.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age Concern Gillingham meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The Charity has taken advantage of the exemption from the requirement to disclose transactions between the Charity and its sister charity, Age UK Kent Rivers, under Section 33.1A of FRS 102 as the transactions occur between wholly owned members and the results of the Charity have been consolidated into the Group consolidated financial statements of Age UK Kent Rivers.

**2.2 Going concern**

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charitable company to continue as a going concern. This is made in respect of a period of at least one year from the date of authorisation for issue of the financial statements.

No material uncertainties exist that may cast doubt over the abilities of the charitable company to continue as a going concern have been identified by the Trustees.

**2.3 Income**

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

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income from the sale of goods is recognised when the Charity has transferred the significant risks and rewards of ownership to the buyer.

**2.4 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 on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

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**Age Concern Gillingham**  
**(A company limited by guarantee)**

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**Notes to the Financial Statements**  
**For the Year Ended 31 March 2023**

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**2. Accounting policies (continued)**

**2.5 Taxation**

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

**2.6 Tangible fixed assets and depreciation**

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

At each reporting date the Charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following bases:

Short-term leasehold property	- 33% and over the lease term
Fixtures and fittings	- 20% and 33%

**2.7 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**2.8 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

**2.9 Financial instruments**

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

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**Age Concern Gillingham**  
**(A company limited by guarantee)**

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**Notes to the Financial Statements**  
**For the Year Ended 31 March 2023**

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**2. Accounting policies (continued)**

**2.10 Operating leases**

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

**2.11 Pensions**

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

**2.12 Fund accounting**

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

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.

**2.13 Volunteers**

The contribution from volunteers has not been included in the Statement of Financial Activities as the value of their contribution cannot be reliably quantified in financial terms.

**2.14 Donated goods**

Items donated for resale are included as turnover from donated goods when sold and no value is placed on stock at the year end.

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Notes to the Financial Statements**  
**For the Year Ended 31 March 2023**

**3. Income from donations and legacies**

	<b>Unrestricted funds 2023 £</b>	<b>Total funds 2023 £</b>	<i>Total funds 2022 £</i>
Grants	-	-	2,667

**4. Income from charitable activities**

	<b>Unrestricted funds 2023 £</b>	<b>Total funds 2023 £</b>	<i>Total funds 2022 £</i>
Sale of charity shop goods	43,619	43,619	38,071

**5. Income from other trading activities**

**Income from fundraising events**

	<b>Unrestricted funds 2023 £</b>	<b>Total funds 2023 £</b>	<i>Total funds 2022 £</i>
Fundraising	335	335	206

**6. Analysis of expenditure by activities**

	<b>Activities undertaken directly 2023 £</b>	<b>Support costs 2023 £</b>	<b>Total funds 2023 £</b>	<i>Total funds 2022 £</i>
Gillingham charity shop	48,871	4,690	53,561	56,432
<i>Total 2022</i>	33,432	23,000	56,432	

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Notes to the Financial Statements**  
**For the Year Ended 31 March 2023**

**6. Analysis of expenditure by activities (continued)**

**Analysis of support costs**

	<b>Gillingham charity shop 2023 £</b>	<b>Total funds 2023 £</b>	<i>Total funds 2022 £</i>
Donations paid	690	690	23,000
Governance costs	4,000	4,000	-
	<u>4,690</u>	<u>4,690</u>	<u>23,000</u>

**7. Independent examiner's remuneration**

	<b>2023 £</b>	<i>2022 £</i>
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	3,300	-
Fees payable to the Charity's independent examiner in respect of: All other services not included above	180	-
	<u>3,480</u>	<u>-</u>

**8. Staff costs**

Staff are employed by Age UK Kent Rivers, who recharge Age Concern Gillingham with the total related costs. The pension scheme is also administered by Age UK Kent Rivers.

	<b>2023 £</b>	<i>2022 £</i>
Wages and salaries	22,920	18,042
Social security costs	693	519
Contribution to defined contribution pension schemes	1,532	1,160
	<u>25,145</u>	<u>19,721</u>

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

	<b>2023 No.</b>	<i>2022 No.</i>
Shop staff	<u>2</u>	<u>1</u>

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Notes to the Financial Statements**  
**For the Year Ended 31 March 2023**

**8. Staff costs (continued)**

No employee received remuneration amounting to more than £60,000 in either year.

The key management personnel of the charity comprise the trustees and senior management team. The total amount of employee benefits (including employer pension contributions and employer national insurance contributions) received by key management personnel for their services to the charity was £Nil (2022 - £Nil).

**9. Trustees' remuneration and expenses**

During the year, no Trustees received any remuneration or other benefits (2022 - £NIL).

During the year ended 31 March 2023, no Trustee expenses have been incurred (2022 - £NIL).

**10. Tangible fixed assets**

	Short-term leasehold property £	Fixtures and fittings £	Total £
<b>Cost or valuation</b>			
At 1 April 2022	12,338	2,181	14,519
At 31 March 2023	<u>12,338</u>	<u>2,181</u>	<u>14,519</u>
<b>Depreciation</b>			
At 1 April 2022	12,338	2,181	14,519
At 31 March 2023	<u>12,338</u>	<u>2,181</u>	<u>14,519</u>
<b>Net book value</b>			
At 31 March 2023	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2022	<u>-</u>	<u>-</u>	<u>-</u>

**11. Creditors: Amounts falling due within one year**

	2023 £	2022 £
Trade creditors	84	-
Amounts owed to group undertakings	27,940	386
	<u>28,024</u>	<u>386</u>

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**Age Concern Gillingham**  
**(A company limited by guarantee)**

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**Notes to the Financial Statements**  
**For the Year Ended 31 March 2023**

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**12. Prior year adjustments**

Income generated from shop sales and the associated expenditure has been reclassified within The Statement of Financial Activities income from charitable activities and expenditure on charitable activities rather than trading income and expenditure. The amounts that have been reclassified are income of £38,071 and expenditure of £33,432. These amounts have been reclassified as the trustees feel this is more of an appropriate classification. This is a reclassification adjustment only and there is no associated impact overall on the prior year level of funds.

Further, there are funds which have been designated by the Trustees for specific purposes but were not disclosed as such within the prior year statement of funds. The appropriate funds have been reclassified as designated from general funds.

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Notes to the Financial Statements**  
**For the Year Ended 31 March 2023**

**13. Statement of funds**

**Statement of funds - current year**

	<b>Balance at 1 April 2022 Reclassified £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Balance at 31 March 2023 £</b>
<b>Unrestricted funds</b>				
<b>Designated funds</b>				
Redundancy reserve fund	5,355	-	-	5,355
Age UK Kent Rivers welfare fund	20,000	-	(690)	19,310
	<u>25,355</u>	<u>-</u>	<u>(690)</u>	<u>24,665</u>
<b>General funds</b>				
General fund	20,576	43,954	(52,871)	11,659
	<u>20,576</u>	<u>43,954</u>	<u>(52,871)</u>	<u>11,659</u>
<b>Total Unrestricted funds</b>	<u><u>45,931</u></u>	<u><u>43,954</u></u>	<u><u>(53,561)</u></u>	<u><u>36,324</u></u>

The specific purposes for which the funds are to be applied to as follows:

Designated funds

The redundancy reserve fund has been set up to identify those funds which would be required to meet the charitable company's statutory obligations in the event of it ceasing operation.

The Age UK Kent Rivers welfare fund has been set up to provide financial support to clients demonstrating severe hardship. Following an assessment and application process, the funds will be released in small amounts to Age UK Kent Rivers to cover the costs of those in hardship attending social care centres and receiving social care services, preventing further deterioration in ill health and social isolation.

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Notes to the Financial Statements**  
**For the Year Ended 31 March 2023**

**13. Statement of funds (continued)**

**Statement of funds - prior year**

	<i>Balance at 1 April 2021 Reclassified £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2022 Reclassified £</i>
<b>Unrestricted funds</b>					
<b>Designated funds</b>					
Redundancy reserve fund	4,067	-	-	1,288	5,355
Age UK Kent Rivers welfare fund	20,000	-	-	-	20,000
	<u>24,067</u>	<u>-</u>	<u>-</u>	<u>1,288</u>	<u>25,355</u>
<b>General funds</b>					
General fund	37,352	40,944	(56,432)	(1,288)	20,576
	<u>61,419</u>	<u>40,944</u>	<u>(56,432)</u>	<u>-</u>	<u>45,931</u>

**14. Analysis of net assets between funds**

**Analysis of net assets between funds - current year**

	<b>Unrestricted funds 2023 £</b>	<b>Total funds 2023 £</b>
Current assets	64,348	64,348
Creditors due within one year	(28,024)	(28,024)
<b>Total</b>	<u>36,324</u>	<u>36,324</u>

**Age Concern Gillingham**  
**(A company limited by guarantee)**

**Notes to the Financial Statements**  
**For the Year Ended 31 March 2023**

**14. Analysis of net assets between funds (continued)**

**Analysis of net assets between funds - prior year**

	<i>Unrestricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Current assets	46,317	46,317
Creditors due within one year	(386)	(386)
<b>Total</b>	<u>45,931</u>	<u>45,931</u>

**15. Operating lease commitments**

At 31 March 2023 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	<b>2023 £</b>	<i>2022 £</i>
Not later than 1 year	6,500	1,625

Within the Statement of Financial Activities there are rental payments totalling £6,500 (2022: £6,500).

**16. Members' liability**

Each member of the charitable company undertakes to contribute to the assets of the company in the event of it being wound up while he/she is a member, or within one year after he/she ceases to be a member, such amount as may be required, not exceeding £10 for the debts and liabilities contracted before he/she ceases to be a member.

**17. Controlling party**

Age Concern Gillingham is a sister charity of Age UK Kent Rivers, a charitable company registered in England and Wales, company registration number 03796120. Age UK Kent Rivers is a registered charity, registration number 1079572.

Whilst Age Concern Gillingham is not a formal subsidiary of its sister charity, the two charities share the same board of trustees, and it is considered that Age UK Kent Rivers demonstrates power and benefit over its smaller sister charity and is therefore the controlling party. Age UK Kent Rivers is the sole beneficiary of the charitable activities of Age Concern Gillingham. All surpluses generated by Age Concern Gillingham are donated to Age UK Kent Rivers to further their own charitable objectives.

Age UK Kent Rivers' principal purpose is to promote the well-being of all older people and to help make later life a fulfilling and enjoyable experience. Age UK Kent Rivers' registered address is The Admiral's Offices, Main Gate Road, Chatham Historic Dockyard, Chatham, Kent, ME4 4TZ.

For the reasons stated above the results of Age Concern Gillingham are included within Age UK Kent Rivers' group consolidated accounts, which are available at the registered office address stated.

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**Age Concern Gillingham**  
**(A company limited by guarantee)**

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**Notes to the Financial Statements**  
**For the Year Ended 31 March 2023**

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**18. Related party transactions**

At 31 March 2023 the charitable company owed £27,940 (2022: £386) to Age UK Kent Rivers, its sister charity.

During the year under review, the charitable company was charged management charges by Age UK Kent Rivers of £7,851 (2022: £nil).

In the prior year Age UK Kent Rivers made a donation of £23,000 to the charitable company.

**AGE CONCERN GILLINGHAM**

England & Wales - Charity number 1079572

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# Accounts

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REGISTERED COMPANY NUMBER: 03796120 (England and Wales)  
REGISTERED CHARITY NUMBER: 1079572

REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022  
FOR  
AGE CONCERN GILLINGHAM  
(A COMPANY LIMITED BY GUARANTEE)

Friend & Grant Ltd  
Bryant House  
Bryant Road  
Strood  
Rochester  
Kent  
ME2 3EW

**AGE CONCERN GILLINGHAM**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

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## AGE CONCERN GILLINGHAM

### CHIEF EXECUTIVE'S REPORT FOR THE YEAR ENDED 31 MARCH 2022

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Age Concern Gillingham continues to operate in its historical footprint of our charity shop in Skinner Street, Gillingham, providing a community hub for our regular customers and of course a much needed unrestricted income for our sister charity Age UK Medway.

The financial year got off to a gradual start, despite shops being permitted to open as normal, we took steps to ensure the public and our retail staff remained as protected as possible, limiting customers numbers in store to enhance ventilation and air circulation to reassure customers of our commitment to reducing risk.

We experienced some extremely positive results in the store, with some rare items being donated which have been sold through our eBay platform to maximum effect. These sales, and the identification of such items are a tribute to the years of experience of our retail staff, and have greatly increased sales in a low sales year.

It is very positive that the charity shop popularity has continued and has built progressively since the unlocking post pandemic. Boyed by a will to return to business as usual of course, but also by the generational call out for more responsible sourcing of goods. Our charity shop appeals to many of course by addressing environmental concerns directly, recycling of goods and the reduction therefore of landfill. We also meet the needs to many families feeling the pinch as the financial environment places enormous pressure on people, providing affordable and good quality clothing for all the family and of course appealing to those hunting for vintage items too.

The softer impact of the charity shop in the local town of course is the informal social hub it provides, we pride ourselves on taking time for every customer, some of which, as well as a browse, want a chat, and can often be directed to services which the sister charity offers in order to provide effective support.

As the financial year drew to a close, it was clear to see that the pandemic, and its impact on people's propensity to donate, volunteer, and shop have all been impacted, resulting in a retail turnover of nearly 50% of the previous normal year (2018/19). However with firm plans in place and the recruitment of a new staff member to support more opening days, we are able to plan forwards for a more balanced year next year.

The operating surpluses generated in retail continue to support the Age UK Medway welfare fund, and in the coming financial year, these funds will be distributed in a new and innovative way linked to the main charities Alf Principles, allowing us to reach more of the older people across Medway that need us the most.

  
.....  
J M Norley - Chief Executive Officer

Date: 14 October 2022

## AGE CONCERN GILLINGHAM

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

---

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 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' FRS 102.

The report is prepared in accordance with the small company regime (Section 419(2) of the Companies Act 2006).

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

The purpose of the charitable company is to promote the relief of older people in Gillingham.

In accordance with section 17 of the Charities Act 2011, the trustees have had due regard to the guidance published by the Charity Commission on the operation of the requirement that our charitable purpose is for the public benefit.

##### **Significant activities**

The charitable company operates a charity shop which raises funds for its related charitable company, Age UK Medway.

##### **Grantmaking**

The charity provides small grants to applicants from the sister charity Age UK Medway, from the welfare fund, designed to facilitate take up of Age UK Medway services for those experiencing financial hardship, or awaiting statutory financial support.

##### **Volunteers**

All of the donated goods are either dropped off at the site or collected by our volunteers. Our volunteers are at the core of the staff resources that the charity has, employing only three staff in part time roles to provide essential skeleton cover, the other staff in the shop across a 6 day rota are all volunteers, some 15 in total. Donated goods have to be sorted, priced, cleaned and rotated of course to give customers the maximum choice, and a level of refreshed stock. The contribution of donated goods and volunteers has not been included in the Statement of Financial Activities as the value of their contribution cannot be reliably quantified in financial terms.

#### **FINANCIAL REVIEW**

##### **Reserves policy**

The trustees have reviewed the reserves of the charitable company and have established a policy under which the free reserves held by the charitable company should be between three and six months of the resources expended, that is between £8,350 and £16,700. This provides working capital and would enable the charitable company to continue operations in the event of a significant drop in funding long enough to reduce or cease its activities in an orderly manner.

At 31 March 2022 the free funds amounted to £20,576 (2021: £37,352).

This level is acceptable, and includes some provision for the end of lease dilapidation works that will be required, as well as funds to carry out our duties as a tenant in the building, maintaining the boundary walls, services and drains etc.

The balance on all restricted and unrestricted funds and explanation of why held can be found in note 14 to the financial statements.

The Statement of Financial Activities shows a deficit for the year of £15,488 (2021: £7,391). Our reserves stand at £45,931 (2021: £61,419).

## **AGE CONCERN GILLINGHAM**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022**

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#### **FINANCIAL REVIEW**

##### **Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

#### **FUTURE PLANS**

The charity will continue to provide the retail outlet as the main source of income generation. This retail will be diversified through social media platforms and online sales too, to support the charity in generating the maximum possible from donating goods, but also to match the customers transition to online purchasing. We will also test the viability of Bank Holiday opening, aligning ourselves with other charity shops in the area.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

Age Concern Gillingham was incorporated as a company limited by guarantee on 25 June 1999, with registration number 03796120, and was registered with the Charity Commission on 28 February 2000 with registration number 1079572. It is governed by its memorandum and articles of association.

The members of the charitable company are the trustees named on the information page. In the event of the charitable company being wound up, their liability in respect of the guarantee is limited to £10 each.

##### **Recruitment and appointment of new trustees**

Trustees are recruited from a wide range of backgrounds to ensure an appropriate mix of skills and experience. Trustees are encouraged to observe our day to day operations. Trustees are also encouraged to attend appropriate training courses, for which we pay.

The chairman and trustees are elected at least once every three years by the members attending the charitable company's annual general meeting. They may serve for three years and are eligible for re-election. The chairman may serve for a maximum of six years. The board of trustees has the power to appoint persons to fill any casual vacancies, and to co-opt persons to the board.

##### **Organisational structure**

The charitable company is administered by the board of trustees and managed by its executive officer.

##### **Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. Trustees have identified that the key risk to the charity is the availability of volunteers and staff to adequately sustain the opening hours of the charity shop. This is a nationwide issue, impacting post pandemic and running on well into the new financial year. Mitigations are in place within the charity to minimise staff turnover and maximise effectiveness of recruitment of both staff and volunteers.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Company number**

03796120 (England and Wales)

##### **Registered Charity number**

1079572

##### **Registered office**

The Admiral's Offices  
Main Gate Road  
Chatham Historic Dockyard  
Chatham  
Kent  
ME4 4TZ

**AGE CONCERN GILLINGHAM**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022**

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**Trustees**

A J Bates  
T R Lucy - resigned 26th October 2021  
S M Robinson  
A A West  
P Andrews - appointed 16th June 2022  
G Fargher  
D Terry - appointed 13th April 2022  
K Masuwa-Morgan - appointed 3rd February 2022  
J Burton-Jones

**Chief Executive**

J M Norley

**Company Secretary**

J M Norley

**Independent Examiner**

Mark Anthony Friend  
FCA  
Friend & Grant Ltd  
Bryant House  
Bryant Road  
Strood  
Rochester  
Kent  
ME2 3EW

**Solicitors**

Furley Page  
Admirals Offices  
Main Gate Rd  
Chatham  
ME4 4TZ

Approved by order of the board of trustees on 14 October 2022 and signed on its behalf by:



A J Bates - Trustee

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE CONCERN GILLINGHAM

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### Independent examiner's report to the trustees of Age Concern Gillingham ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

#### Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the 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 your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts 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 accounts to be reached.



Mark Anthony Friend  
FCA  
Friend & Grant Ltd  
Bryant House  
Bryant Road  
Strood  
Rochester  
Kent  
ME2 3EW

14 October 2022

AGE CONCERN GILLINGHAM

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds £	Restricted fund £	2022 Total funds £	2021 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	3	2,667	-	2,667	10,193
Other trading activities	4	38,277	-	38,277	6,522
Other income	5	-	-	-	3,979
<b>Total</b>		<b>40,944</b>	<b>-</b>	<b>40,944</b>	<b>20,694</b>
<b>EXPENDITURE ON</b>					
Raising funds		33,432	-	33,432	28,085
<b>Charitable activities</b>					
Donations		23,000	-	23,000	-
<b>Total</b>		<b>56,432</b>	<b>-</b>	<b>56,432</b>	<b>28,085</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>(15,488)</b>	<b>-</b>	<b>(15,488)</b>	<b>(7,391)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		61,419	-	61,419	68,810
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>45,931</b>	<b>-</b>	<b>45,931</b>	<b>61,419</b>

The notes form part of these financial statements

AGE CONCERN GILLINGHAM

BALANCE SHEET  
31 MARCH 2022

	Notes	Unrestricted funds £	Restricted fund £	2022 Total funds £	2021 Total funds £
<b>CURRENT ASSETS</b>					
Debtors	12	-	-	-	28,291
Cash at bank		<b>46,317</b>	-	<b>46,317</b>	33,128
		<u>46,317</u>	-	<u>46,317</u>	61,419
<b>CREDITORS</b>					
Amounts falling due within one year	13	<b>(386)</b>	-	<b>(386)</b>	-
		<u>45,931</u>	-	<u>45,931</u>	61,419
<b>NET CURRENT ASSETS</b>					
		<u>45,931</u>	-	<u>45,931</u>	61,419
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>45,931</u>	-	<u>45,931</u>	61,419
<b>NET ASSETS</b>					
		<u>45,931</u>	-	<u>45,931</u>	61,419
<b>FUNDS</b>					
Unrestricted funds	14			<u>45,931</u>	61,419
<b>TOTAL FUNDS</b>					
				<u>45,931</u>	61,419

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

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 14 October 2022 and were signed on its behalf by:

*A. J. Bates*

A J Bates - Trustee

The notes form part of these financial statements

**1. STATUTORY INFORMATION**

Age Concern Gillingham is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £10.

The company is registered in England and Wales, Registered Number 03796120 and its registered office is The Admiral's Office, Main Gate Road, Chatham Historic Dockyard, Chatham, Kent, ME4 4TZ.

The presentation currency of the financial statements is the Pound Sterling (£). Figures are rounded to the nearest Pound.

**2. ACCOUNTING POLICIES**

**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 charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)', the 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.

**Going concern**

No material uncertainties that may cast doubt about the ability of the charity to continue as a going concern have been identified by the trustees.

**Income**

Income is included in the Statement of Financial Activities when the charity becomes entitled to the resource, it is more likely than not that the trustees will receive the resources; and the monetary value can be measured with sufficient reliability.

In addition, income from the sale of goods is recognised when the company has transferred the significant risks and rewards of ownership to the buyer and the company retains neither continuing managerial involvement to the degree usually associated with the ownership nor effective control over the goods sold.

Income is recognised at fair value, derived from ordinary activities and net of sales taxes and any trade discounts.

**Donations**

Donations are included in the Statement of Financial Activities when the general income recognition criteria are met.

**Volunteers' contribution**

The contribution from volunteers has not been included in the Statement of Financial Activities as the value of their contribution cannot be reliably quantified in financial terms.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**2. ACCOUNTING POLICIES - continued**

**Raising funds**

Raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities, events and non-charitable trading.

**Tangible fixed assets**

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

Short leasehold	- 33% on cost and straight line over lease term
Fixtures and fittings	- 33% on cost and 20% on cost

Fixed assets costing less than £250 are not capitalised but are treated as an expense in the year of purchase.

Tangible fixed assets are stated at cost less accumulated depreciation. Cost includes costs directly attributable to making the asset capable of operating as intended.

Regular impairment reviews are carried out to ensure that fixed assets are recorded in the financial statements at no more than their recoverable amount. Any resulting impairment loss is measured and recognised on a consistent basis.

**Taxation**

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

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

**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.

The assets of the scheme are held separately from those of the charitable company in an independently administered fund.

**Donated goods**

Items donated for resale are included as turnover from donated goods when sold and no value is placed on stock at the year end.

**Financial instruments**

Basic financial assets/liabilities including trade and other receivables/payables and cash and bank balances, are initially recognised at transaction price unless the arrangement constitutes a financing transaction (loan over period of time) where the transaction is measured at present value of the future receipts discounted at a market rate of interest. Such assets/liabilities are subsequently carried at amortised cost using the effective interest method.

**Hire purchase and leasing commitments**

Assets held under finance lease and hire purchase contracts are capitalised in the balance sheet and depreciated over their expected useful lives. The interest element of the leasing payments represents a constant proportion of the capital balance outstanding and is charged to the profit and loss account over the period of the lease.

All other leases are regarded as operating leases and the payments made under them are charged to the profit and loss account on a straight line basis over the lease term.

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**2. ACCOUNTING POLICIES - continued**

**Financial instruments**

**Employee Benefits**

All employee benefit costs to which employees have become entitled as a result of service rendered to the entity during the reporting period are recognised as an expense, unless the financial reporting standard requires the cost to be recognised as part of the cost of an asset, or as a liability, after deducting amounts that have been paid either directly to the employees or as a contribution to an employee benefit fund. If the amount paid exceeds the obligation arising from service before the reporting date, the excess is recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

**3. DONATIONS AND LEGACIES**

	<b>2022</b>	2021
	£	£
Grants	<u>2,667</u>	<u>10,193</u>

**4. OTHER TRADING ACTIVITIES**

	<b>2022</b>	2021
	£	£
Sale of charity shop goods	<u>38,071</u>	6,522
Fundraising	<u>206</u>	-
	<u><u>38,277</u></u>	<u><u>6,522</u></u>

**5. OTHER INCOME**

	<b>2022</b>	2021
	£	£
Insurance claims	<u>-</u>	<u>3,979</u>
	<u><u>-</u></u>	<u><u>3,979</u></u>

**6. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

AGE CONCERN GILLINGHAM

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022

7. STAFF COSTS

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

	<b>2022</b>	2021
Shop staff	<u>1</u>	<u>2</u>

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

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	10,193	-	10,193
Other trading activities	6,522	-	6,522
Other income	3,979	-	3,979
<b>Total</b>	<u>20,694</u>	<u>-</u>	<u>20,694</u>
<b>EXPENDITURE ON</b>			
Raising funds	28,085	-	28,085
<b>NET INCOME/(EXPENDITURE)</b>	<u>(7,391)</u>	<u>-</u>	<u>(7,391)</u>
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	<u>68,810</u>	<u>-</u>	<u>68,810</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>61,419</u></u>	<u><u>-</u></u>	<u><u>61,419</u></u>

9. FUNDRAISING TRADING: COST OF GOODS SOLD AND OTHER COSTS

	<b>2022</b>	2021
	£	£
Staff cost	19,721	16,304
Rent and rates	6,833	6,500
Water	129	118
Heat and light	224	281
Property repairs and maintenance	3,462	2,168
Travel and subsistence	166	94
Stationery	423	386
Telephone	447	443
Other expenses	1,367	888
Insurance	366	371
Equipment repairs and maintenance	278	525
Cleaning and laundry	16	7
	<u>33,432</u>	<u>28,085</u>

## AGE CONCERN GILLINGHAM

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022

## 10. CHARITABLE ACTIVITIES

	2022 £	2021 £
Donations	23,000	-
	<u>23,000</u>	<u>-</u>

## 11. TANGIBLE FIXED ASSETS

	Short leasehold £	Fixtures and fittings £	Totals £
<b>COST</b>			
At 1 April 2021 and 31 March 2022	<u>12,338</u>	<u>2,181</u>	<u>14,519</u>
<b>DEPRECIATION</b>			
At 1 April 2021 and 31 March 2022	<u>12,338</u>	<u>2,181</u>	<u>14,519</u>
<b>NET BOOK VALUE</b>			
At 31 March 2022	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2021	<u>-</u>	<u>-</u>	<u>-</u>

## 12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Other debtors	-	28,291
	<u>-</u>	<u>28,291</u>

## 13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Other creditors	386	-
	<u>386</u>	<u>-</u>

## 14. MOVEMENT IN FUNDS

	At 1/4/21 £	Net movement in funds £	Transfers between funds £	At 31/3/22 £
<b>Unrestricted funds</b>				
General fund	37,352	(15,488)	(1,288)	20,576
Redundancy reserve fund	4,067	-	1,288	5,355
Age UK Medway Welfare Fund	20,000	-	-	20,000
	<u>61,419</u>	<u>(15,488)</u>	<u>-</u>	<u>45,931</u>
<b>TOTAL FUNDS</b>	<u>61,419</u>	<u>(15,488)</u>	<u>-</u>	<u>45,931</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022

## 14. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	40,944	(56,432)	(15,488)
<b>TOTAL FUNDS</b>	<u>40,944</u>	<u>(56,432)</u>	<u>(15,488)</u>

## Comparatives for movement in funds

	At 1/4/20 £	Net movement in funds £	Transfers between funds £	At 31/3/21 £
<b>Unrestricted funds</b>				
General fund	44,689	(7,273)	(64)	37,352
Redundancy reserve fund	4,121	(118)	64	4,067
Age UK Medway Welfare Fund	20,000	-	-	20,000
	<u>68,810</u>	<u>(7,391)</u>	<u>-</u>	<u>61,419</u>
<b>TOTAL FUNDS</b>	<u>68,810</u>	<u>(7,391)</u>	<u>-</u>	<u>61,419</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	20,694	(27,967)	(7,273)
Redundancy reserve fund	-	(118)	(118)
	<u>20,694</u>	<u>(28,085)</u>	<u>(7,391)</u>
<b>TOTAL FUNDS</b>	<u>20,694</u>	<u>(28,085)</u>	<u>(7,391)</u>

The redundancy reserve fund has been set up to identify those funds which would be required to meet the charitable company's statutory redundancy obligations in the event of it ceasing operation.

The Age UK Medway Welfare fund has been set up to provide financial support to clients demonstrating severe hardship, and following an assessment and application process, we envisage the funds being released in small amounts to Age UK Medway, to cover the costs of those in hardship attending social care centres and receiving social care services, preventing further deterioration in ill health and social isolation etc.

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022**15. RELATED PARTY DISCLOSURES**

At 31 March 2022 the charitable company owed £386 (2021: (£28,291)) to Age UK Medway, a charitable company under common control. Age UK Medway and Age Concern Gillingham are both separate charities in their own rights but have the same trustees, Chief Executive and Chairman.

During the year under review, the charitable company made a donation of £23,000 (2021: £Nil) to Age UK Medway.

**16. FINANCIAL INSTRUMENTS**

	2022 £	2021 £
<b>Financial assets</b>		
Financial assets that are debt instruments measured at amortised cost	46,317	61,419
	<u>46,317</u>	<u>61,419</u>
<b>Financial liabilities</b>		
Financial liabilities measured at amortised cost	386	-
	<u>386</u>	<u>-</u>

Financial assets measured at amortised cost comprise other debtors and cash at bank and in hand.

There are no financial liabilities measured at amortised cost.

**17. KEY MANAGEMENT PERSONNEL**

Key management includes the trustees. The compensation paid or payable to key management for employee services was £Nil (2021: £Nil).

**18. OPERATING LEASES**

The following operating lease payments are committed to be paid:

	2022 £	2021 £
Within one year	1,625	1,625
Between one and five years	-	-
In more than five years	-	-
	<u>1,625</u>	<u>1,625</u>

Within the Statement of Financial Activities there are rental payments totalling £6,500 (2021: £6,500)

AGE CONCERN GILLINGHAM

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022

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19. GOVERNMENT GRANTS

Government grants received were as follows:

	2022	2021
	£	£
Covid-19 restrictions support	<u>2,667</u>	<u>10,193</u>
	<u><u>2,667</u></u>	<u><u>10,193</u></u>

AGE CONCERN GILLINGHAM

DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2022

	2022 £	2021 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Grants	2,667	10,193
<b>Other trading activities</b>		
Sale of charity shop goods	38,071	6,522
Fundraising	206	-
	<u>38,277</u>	<u>6,522</u>
<b>Other income</b>		
Insurance claims	-	3,979
<b>Total incoming resources</b>	<u>40,944</u>	<u>20,694</u>
<b>EXPENDITURE</b>		
<b>Other trading activities</b>		
Salaries	18,042	14,898
Social security	519	346
Pension contributions	1,160	1,060
Rent and rates	6,833	6,500
Water	129	118
Heat and light	224	281
Property repairs and maintenance	3,462	2,168
Travel and subsistence	166	94
Stationery	423	386
Telephone	447	443
Insurance	366	371
Other expenses	1,367	888
Equipment repairs and maintenance	278	525
Cleaning and laundry	16	7
	<u>33,432</u>	<u>28,085</u>
<b>Charitable activities</b>		
Donations	23,000	-
<b>Total resources expended</b>	<u>56,432</u>	<u>28,085</u>
<b>Net expenditure</b>	<u>(15,488)</u>	<u>(7,391)</u>

This page does not form part of the statutory financial statements