

# Age UK West Sussex, Brighton and Hove

*Let's change how we age*

Trustees Annual Report and Accounts  
2024 - 2025



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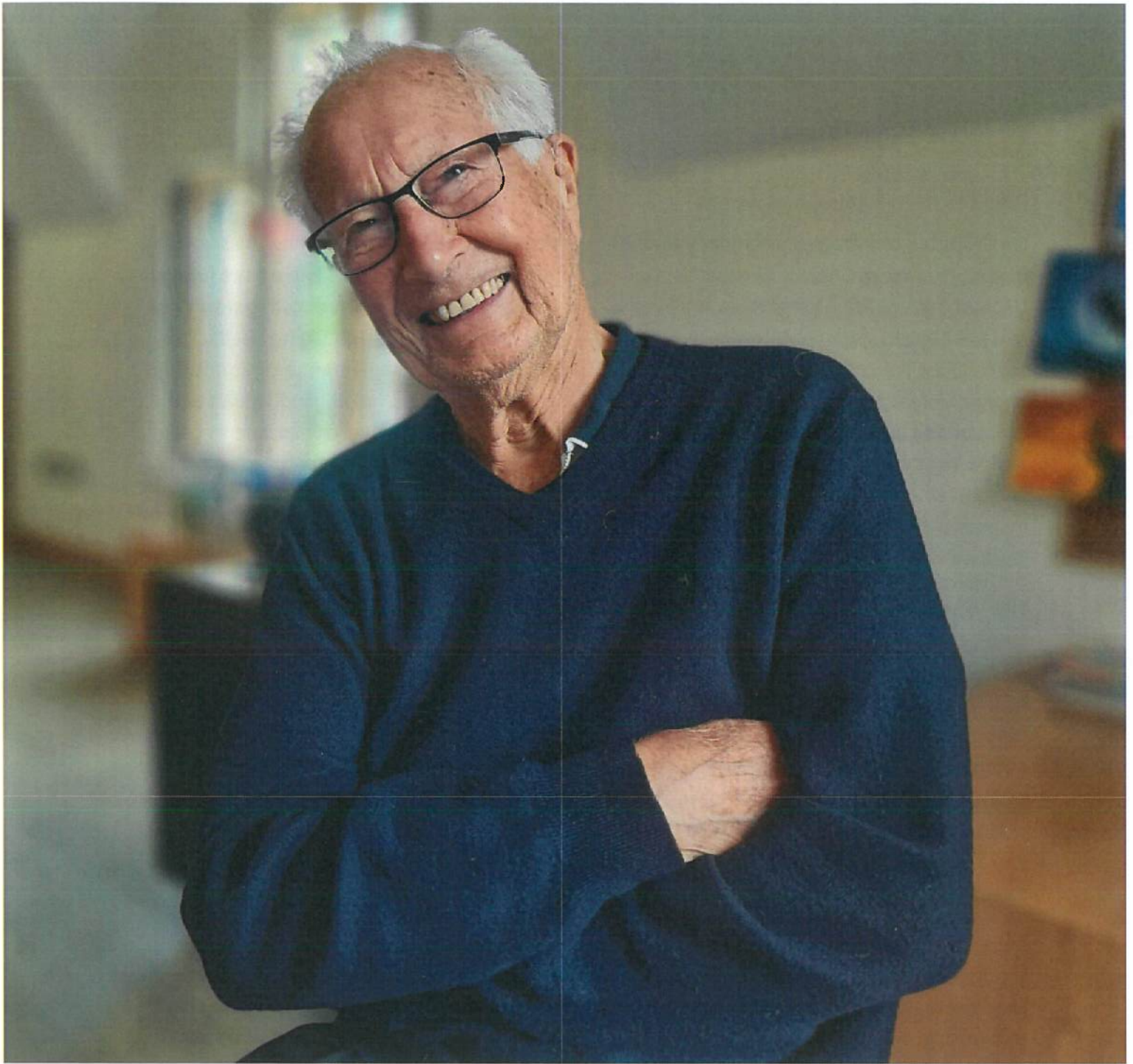
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*"I've been on my own for 35 years, since my wife died. When a friend recommended Age UK WSBH to me, I thought I'd give it a try. I've ended up coming three days a week. I'm not really a chatty sort of person, but I do look forward to coming to the centre. Has it changed my life? Yes, it has...I don't quite know what I'd do without it now."*

## Welcome from our Chair of Trustees

### Proud to be 'changing how we age'

I'm delighted to introduce this year's Annual Report, my first as Chair of Trustees for Age UK West Sussex, Brighton & Hove. It's been a real privilege to step into this role, alongside several new Trustees who have brought fresh energy, insight and expertise to our Board. We're united in our enthusiasm for the future and we're all hugely grateful to the outgoing Trustees whose guidance and dedication helped lay the foundations for so much of what we've achieved.

This year has felt like a turning point for the charity. We refreshed not just our Board, but our sense of purpose, captured in our bold new strapline: "Let's Change How We Age." It reflects our commitment to challenging outdated attitudes, tackling inequalities and supporting people to live well in later life, whatever challenges they face. From poverty and ill health to loneliness and ageism, we've continued to be there when it matters most.

Each number in this report tells a story. We supported over 12,000 people directly this year and reached thousands more through strong local partnerships. Behind those numbers are individuals who felt warmer in winter, less alone, more financially secure and better able to live independently.

At a time when so many are struggling, our work to support those in hardship has been critical. Our team's commitment to helping older people access the support they deserve means we managed to unlock more than £4.4 million in benefits, grants and discounts, easing financial pressures for those who may otherwise have suffered in silence.

As well as working hard behind the scenes to increase income sources and ensure future stability, we've also introduced new services to meet growing and changing needs. This year we launched a dementia clinic and care-at-home services, helping individuals and families navigate tough times, knowing we are experts they can turn to for compassion, care and confidence. We also opened a vibrant new hub in the heart of Brighton in October, allowing people to drop in for easy access to information, face-to-face advice and a listening ear.

Our feedback suggests that our support can be life changing, or even lifesaving. I want to thank everyone who has contributed to that. Every volunteer, supporter, staff member and partner is an important part of our team, each increasing our impact and helping older people live the lives they choose. We're not just responding to need, we're helping to reshape what later life can look like.

On behalf of the Trustees, I want to thank you for your support and I look forward to all we can achieve in the months and years ahead.



**Ali Mohammed**  
Chair of Trustees  
Age UK West Sussex, Brighton & Hove.

## Our year in numbers

# 12,000



We directly supported over **12,000 older people** locally and thousands more through fantastic local partnerships.

# £4.4m



We put a combined total of over **£4.4 million** into the **pockets of older people**, by helping them access benefits, grants and discounts.

# 99%



**99%** of people we surveyed said they would recommend our services.

# 2,300



Over **2,300** people accessed our clubs and centres. **510** people used our gym to stay active.

# £5,616



One of our clients now receives **£5,616** a year extra income, due to our intervention.

# 1,365



We gave practical help to **1,365** people worried about staying warm in winter – smashing our target by more than a third.



## Our aims and objectives

### Our mission

To be the '**go-to**' for **expert guidance** and **support**, helping people as they age, their family, friends and carers.

### Our vision

Through delivering our mission we want to **change how we age**.

### Our values

We introduced our new organisational VIP values in April 2025. We made them meaningful by checking they aligned with our people's personal values, were easy to remember and can be reflected in everything we do.

#### Valued

Everyone, regardless of their role or background, deserves to feel **respected and important**. We encourage appreciation and recognition for each other and the people we serve.

#### Included

We want to ensure **everyone feels heard, welcome and part of the community**. We embrace diversity and create a space where people belong.

#### Passionate

Passion is the energy and commitment we bring to everything we do. **We are driven to make a positive and meaningful difference**.

We have worked with our people to embed our values. Whether you are a customer, partner or colleague our aim is to make you feel like a VIP.



## Changing lives every day

At Age UK WSBH we aim to '**change how we age**' by tackling issues like poverty, ageism and loneliness. Our priorities are ensuring that people remain healthy, independent, informed and connected.

### People are: Healthy



#### Our goals

- Promote health, wellbeing and self-care
- Personalise support from prevention to crisis
- Collaborate across agencies to improve outcomes

Larry, aged 75, said *"After a lifetime of back and hip problems and more recently COPD, I was using a wheelchair regularly. I was apprehensive about joining the gym at first, but my concerns were completely unfounded. My mobility, balance and strength have improved dramatically and I feel more confident about the future. I can't thank the team enough."*

### People are: Independent



#### Our goals

- Encourage take up of what we offer
- Offer practical help, close to home and at home
- Build age-friendly communities with partners

Jane said *"The Help at Home Service has transformed my life! I've got a lovely lady who comes to do the housework, who is thorough and trustworthy. I'm really comfortable with her."*



### People are: Informed



#### Our goals

- Inform, advise and guide
- Offer learning opportunities and skills development
- Raise awareness of our organisation and others

When asked for feedback, John said our staff member was *"Patient and informative. I felt heard, seen and listened to."*

### People are: Connected



#### Our goals

- Offer social, cultural and community activities
- Promote and enable the use of digital tools
- Improve and widen access to what we offer

Sue said *"I love coming to the Laburnum Centre, everyone is so friendly, there are so many classes to go to, with a coffee and a chat after. The gym is great! I would be lost without this."*



## Achievements and performance

### Key achievements:



Our **client contacts have increased by over 16,000 this year** – we're offering people more intensive support and assisting with more complex issues.



We **opened a brand new, face-to-face space in the heart of Brighton**. The Brighton hub provides a one-stop venue for people to get information and advice on everything from finances and fitness, to scams and socialising. Cost-of-living support is a top priority and we offer benefits checks and warm homes advice. The hub provides an information leaflet library, offers workshops on key issues like financial planning and can help people get online, so they can digitally shop, bank or connect.



We supported those in poverty, putting a combined total of over **£4.4 million into the pockets of older people**, by helping them access benefits, grants and discounts.



We **began work on a brand-new membership platform**, to allow us to understand our members better and offer them additional information, advice and services.



We **exceeded our target on winter warmth**, giving practical help to 1,365 people and smashing our target by more than a third.



We **opened brand-new services**, offering **dementia assessments and care-at-home** options for those in need.



We **undertook a rebrand**, vowing to 'change how we age' by tackling ill health, poverty, ageism and loneliness.

## Our services

### Information & Advice

We offer free, confidential information and advice service to people over 50, their families and carers. Our expert advisors tackle issues like poverty, ill health and loneliness by covering a huge range of topics including welfare benefits, housing needs, leisure and social activities, winter warmth, care planning and advice for carers.

Trained advisors are available face-to-face, over the phone or via email and during this period we received 3,462 referrals, dealing with a wide variety of topics. One area of expertise is welfare benefits. This year, the team helped older people access more than £4.4 million in benefits, tackling poverty by putting more money in the pockets of those who need it the most.

Top 5 referral reasons:

- 1: Loneliness and social isolation
- 2: Practical support
- 3: Discharge from hospital
- 4: Benefits checks
- 5: Health services

Customer feedback regarding our Information & Advice Service is excellent, with many feeling incredibly relieved after receiving our help:

*“A huge thank you for giving me my life back. I’ve got £227 a month towards my rent and £900 back pay. I’ve also got my blue badge coming, all thanks to you. I can’t thank you enough!”*

### Independent Living

We offer services to take key tasks off people’s hands, allowing them to remain independent and continue living at home for as long as possible. Our Independent Living team incorporates the Help at Home service, Home Visiting and a Gardening service.

Help at Home supports with general domestic cleaning, but also laundry, bed making and changing, basic food preparation, dog walking, shopping and collecting prescriptions. Gardening keeps gardens of all sizes, neat, tidy and weed free, allowing people a pleasant space to relax and get fresh air. Home Visiting provides support and companionship to those feeling isolated and alone.

Almost 1,500 people used our Help at Home service this year with nearly 550 turning to us for gardening support.

One of the Independent Living Team summed up what the work meant to them:

*“For me it’s a very rewarding job. You’re helping people and sometimes you’re the only person they’ve seen all week. You bring a little joy with each visit and that makes me so happy.”*

### **Dementia & Extra Care**

Our dementia services offer a range of activities and support for people living with dementia and their carers. We run daytime sessions focused on meaningful, stimulating experiences that build confidence and encourage social interaction. These sessions also provide valuable respite for carers. We host peer groups and work closely with those who are newly diagnosed or living with early onset dementia to ensure their needs are met. Currently, over 260 people benefit from these services, along with 173 registered carers who access respite and wellbeing programmes.

Our new dementia clinic, in association with not-for-profit organisation Here, can offer paid for dementia assessments at a fair price, ensuring accessible help, expert diagnosis and personalised care. Referrals can come from GPs, families or the individuals themselves.

Finally in this team, our Care at Home service offers assistance with washing, dressing and personal care, help with medication and reminders, carer respite visits, ad hoc support with travel to community activities and hospital appointments, light meal preparation and assistance with daily admin tasks such as organising paperwork, managing bills and posting letters.

Our dementia support services can have a significant impact from the very first visit.

*“My husband came back from his first session really enthusiastic – a different man.”*





### **In our communities (localities and integrated health)**

Our centres and community spaces across West Sussex, Brighton & Hove offer a warm and welcoming place for older people to gather – giving the opportunity to meet new people for fun, friendship and fitness. We have centres in Bognor Regis, Haywards Heath, Burgess Hill and Horsham. In addition, our brand-new hub in central Brighton allows us to offer face-to-face advice and support to anyone who drops in. Over 2,300 people visited our centres this year, to help them remain healthy, independent, informed and connected.

*"It's the best place ever – I'm excited to visit the centre each week. The staff and volunteers help everybody."*

We're proud of our specialist gym at the Laburnum centre in Bognor Regis, which can support customers of all ages and abilities. Our equipment can be adapted for use with wheelchairs and our team are experts in providing rehab after illness or injury. They also help people work around any health challenges or physical limitations.

*"It's such a great place to keep fit. I don't believe you'll find anywhere else where people look happier, while they're building their strength and stamina. I love it!" "Feeling lonely? Not anymore"*

We also have a dedicated team of community link workers and social prescribers who work with people at home, or out and about. They tackle ill health prevention, connect them with groups and clubs they might enjoy and ensure they have the support they need with issues like housing, finances or loneliness, working to make them healthier and happier.



## Structure & governance

Age UK West Sussex, Brighton and Hove is a charitable company limited by guarantee, incorporated in England and Wales on 23 January 2001 and registered with the Charity Commission on 26 April 2001. In the event of the charitable company being wound up members are required to contribute an amount not exceeding £1. The governing document of the organisation is its Articles of Association.

Age UK West Sussex, Brighton & Hove is a collection of charitable mergers from within the Age UK network locally with the legacy organisations being more than 67 years old.

The charity is established to:

- Promote and develop services for older people in any manner which now or hereafter may be deemed by law to be charitable in and round West Sussex or such other areas as the trustees shall determine from time to time (for the avoidance of doubt this shall include the areas of Portslade, Brighton and Hove) (hereinafter called “the area of benefit”).
- Provide or assist in the provision of facilities in the interest of social welfare for recreation, community participation or other leisure time occupation of individuals who have use of such facilities by reason of their age, infirmity or disability, financial hardship, or social circumstances with the object of improving conditions of life in the community at large.

The oversight of the charity is the responsibility of the trustees who are elected and co-opted under the terms of the Articles of Association. None of the trustees have any beneficial interest in the company. All the Trustees are members of the charitable company and guarantee to contribute £1 in the event of winding up.

Charities exist to fulfil their charitable purposes. The trustees recognise their responsibility to strategically understand the environment in which the charity is operating and to lead the charity in fulfilling its purposes as effectively as possible with the resources available.

The Board’s core role is a focus on strategy, performance and assurance.

The Board has a shared understanding of and commitment to the charity’s purposes and demonstrates that the charity is effective in achieving its charitable purposes and agreed outcomes. The Board also provides strategic leadership in line with the charity’s aims and values. Strong and effective leadership helps the charity adopt an appropriate strategy for effectively delivering its aims. It sets the tone for the charity, including its vision, values and reputation.

The Board and trustees individually accept collective responsibility for ensuring that the charity has a clear and relevant set of aims and an appropriate strategy for achieving them.

The Board agrees to the charity's vision, values and reputation and leads by example, requiring anyone representing the charity to reflect its values positively. The Board makes sure that the charity's values are reflected in all its work and that the ethos and culture of the organisation underpin the delivery of all activities. The Board and individual trustees take collective responsibility for its decisions. The chair provides leadership to the Board with prime responsibility for ensuring it has agreed priorities, appropriate structures, processes and a productive culture and has trustees and senior staff who are able to govern well and add value to the charity.

The CEO is the most senior member of staff and is delegated full responsibility from the board to run the organisation on a day-to-day basis. The board makes sure that there are proper arrangements for their appointment, support, remuneration and, if necessary, dismissal.

The board's functions are formally recorded. There are role descriptions defining responsibilities for all trustees that differentiate clearly those of the chair and other officer positions and outline how these roles relate to staff.

If the board decides to utilise the subsidiary company, it is always clear about the rationale, benefits and risks of these arrangements. The formal relationship between the parent charity and each of its subsidiaries is clearly recorded and the parent reviews, at appropriate intervals, whether these arrangements continue to best serve the organisation's charitable purposes.

The board recognises, respects and welcomes diverse, different and at times conflicting trustee views and ensures it creates a values driven inclusive organisation. The board provides oversight and direction to the charity and provides support and constructive challenges to the organisation through the CEO.

All trustees give sufficient time to the charity to carry out their responsibilities effectively. This includes preparing for meetings and sitting on board committees and other governance bodies where needed. The expected time commitment is made clear to trustees before nomination or appointment and again on acceptance of nomination or appointment.

Where individual board members are also involved in operational activities, for example as volunteers, they are clear about the capacity in which they are acting at any given time and understand what they are and are not authorised to do and to whom they report.

Directors of the group and charity are appointed following proposal and seconding by the Board of Trustees at the full Annual General Meeting. Board members may also be co-opted during the year. The trustees of the charity are responsible for the overall strategic direction and control of the charity and receive reports and recommendations from the directors and the operational leadership team.



As far as it is complimentary to the charity's objects, the charity is guided by both local and national policy. The charity is a network member of Age UK and the CEO is the present Chair of the Network, holding a board seat of the national charity Age UK. The charity has a close relationship with the County Council, borough and district councils and statutory health bodies together with other voluntary organisations both nationally and throughout West Sussex, Brighton and Hove. These close links have proved invaluable to the charity in establishing improved links within the community and identifying relevant policy developments and prospective funding.

All serving trustees are familiar with the practical work of the charity. Potential new trustees, who are selected for their strengths and the diversity that they will be able to bring to the Board, are invited and encouraged to spend some time at our offices and if possible at our other bases of activity and outreach locations, to familiarise themselves with the charity and the context within which it operates. New trustees will be made fully aware of:

- The obligations of trustees.
- The eligibility of trustees.
- The main documents which set out the operational framework for the charity, including the Memorandum and Articles.
- The current financial position, including a copy of the latest published accounts.
- The strategies, plans and objectives
- The Charity Commission's role and the publications that can be obtained there, such as their guide '*The Essential Trustee*.'

### **Public benefit**

The long-term vision and ambition of the charity is to 'change how we age' by supporting older people to be healthy, independent, informed and connected. Age UK WSBH's mission is to be the 'go-to' for expert guidance and support for older people, their families, friends and carers.

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

## Financial review

The consolidated results of the charity and its subsidiary are presented in the Statement of Financial Activities. The total consolidated funds held at the balance sheet are £2,532,827, comprising £204,174 in restricted funds, £512,343 in designated funds and £1,816,310 in general unrestricted funds. The charity's net movement in funds for the year resulted in a deficit of £336,738.

### Reserves policy

Maintaining reserves is a fundamental aspect of robust financial management. However, Trustees must be able to demonstrate a legal and strategic rationale for holding such funds. Given the vulnerability of our client base and the critical nature of our services, the Trustees of AUKWSBH believe it is essential to consider the organisation's viability beyond the immediate future in order to provide reliable services and funding over the longer term and to be able to absorb downturns in income. A formula to determine the level of reserves should include:

- a rag rating on revenue contracts to determine which, if any, are at risk
- contractual obligations e.g. leases
- working capital requirements
- any outstanding net liabilities
- insurance costs – public liability, employer's liability, contents and buildings
- financing planned investments

The level of reserves required will be adjusted annually during budget setting considering the above formula.

Responsibility for approving the annual assessment is vested with the Trustees, assisted, if appropriate, by professional advisers. The Chief Executive and Head of Finance should prepare a report for a meeting of the Trustees every year and make such recommendations for adjusting the reserves as appropriate.

As at 31 March 2025, free reserves stood at £476,451 (2024: £750,830). Free reserves are defined as unrestricted funds not designated for specific purposes and available to support the charity's objectives. This figure is short of the Trustees' target reserves level of £603,074 but as the building asset has sold in FY26, the shortfall is eliminated within the next financial year.

### Going concern

As part of the annual budget process, the Trustees have undertaken a thorough review of the year ahead and approved a three year cashflow projection. This has given them a reasonable expectation that the organisation has adequate resources to continue in operational existence for the near future. For this reason, they continue to adopt the going concern basis in preparing financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

## **Risk Management**

The Trustees regularly assess the major risks facing the organisation and are satisfied that appropriate systems and mitigation plans are in place. A comprehensive risk register is maintained and updated monthly, with key risks reviewed at each Board meeting.

One of the organisation's most significant external risks relates to the evolving funding landscape, particularly the ongoing devolution agenda and potential changes to NHS commissioning and delivery.

Following the sale of our Brighton property, we are looking at future planning. We need to focus on increasing our reserves while remaining cautious and prudent in our financial planning. As we move forward with implementing our five-year strategy, a key focus will be on expanding our commercial activities to improve financial sustainability.

At the same time, we must stay alert to changes in the market, particularly around devolution and the NHS, as these could impact our future funding, service delivery and operations. Several of our existing contracts are vulnerable and competition for funding especially from trusts and foundations has intensified, with only one-in-ten applications being successful. This highlights the importance of generating our own income streams.

We recognise that the coming years may be challenging and we are actively preparing to ensure our resilience and long term sustainability.

### **Fixed asset devaluation**

In summer 2024, the Board of Trustees agreed to sell the Prestonville Road property in Brighton and secure new premises better aligned with the needs of those we support.

The property was initially under offer for £1.2 million, in line with its carrying value on the balance sheet.

However, the buyer subsequently changed from a cash purchase to a financed arrangement, triggering a revised valuation. Due to shifts in market conditions, the property's value decreased.

To enable completion of the sale, the price was renegotiated and reduced to £1,035,000.

The sale was completed in July 2025 and the resulting devaluation has been recognised on the balance sheet as an impairment loss.



## Future plans

Our future plans centre around our priorities of enabling people to be healthy, independent, informed and connected.

### Healthy

*To empower and enable people to be healthy as they age, we will:*

- Offer a range of health and wellbeing clubs and activities to support people's physical and mental wellbeing.
- Work to prevent ill health through support in improving living conditions, encouraging healthier lifestyles and providing early intervention.
- Help people manage episodes of ill health and avoid hospital admissions through tailored, person-centred crisis support.
- Work in partnership across health, housing, emergency services and transport sectors to ensure people experience joined-up care.
- Provide dementia-specific support for individuals and carers.

### Independent

*To empower and enable people to be independent as they age, we will:*

- Encourage the use of our services, alongside other providers and appropriate technologies, to help people maintain independence and control.
- Deliver practical, local support that enables people to remain in their own homes and communities for as long as possible.
- Improve our centres by refurbishing layouts and facilities, making them more welcoming, functional and commercially sustainable to meet the needs of older people.
- Develop and maintain a trusted and vetted local business directory, giving our customers reassurance when accessing external services.
- Negotiate new and improved hire agreements with external providers to help secure the long-term financial sustainability of our centres for community use.
- Ensure all commercial operations are underpinned by robust health and safety measures, supported by our partnership with a specialist facilities management provider.

## Informed

*To empower and enable people to be informed as they age, we will:*

- Develop and grow a digital membership platform to offer better access to services, bookings, information and advice — all in one place.
- Provide accurate, timely and accessible advice and information across multiple channels.
- Make it easier for people to navigate and connect with services both online and offline, improving digital inclusion while ensuring non-digital options remain available.

## Connected

*To empower and enable people to be connected as they age, we will:*

- Continue to grow our membership offer to build community connections and reduce loneliness.
- Create inclusive, welcoming spaces in our centres, designed around the needs of our members and local communities.
- Work in partnership with local organisations, businesses and volunteers to ensure everyone can age well in an inclusive, age-friendly society.

We want over 50s to see us as their 'go-to' for information, advice and services. Our aim is to exceed customer expectations, going 'above and beyond' to offer support, empower people and tackle ageism.

## Auditors

During the year, the TC Group was chosen to act as the independent auditor to the organisation.

### Statement of disclosure to auditor

As far as each person who was a trustee at the date of approving this report are aware, there is no relevant audit information of which the group's auditor is unaware.

Additionally, the Trustees individually have taken all the necessary steps that they ought to have taken as directors to make themselves aware of all relevant audit information and to establish that the group's auditor is aware of that information.

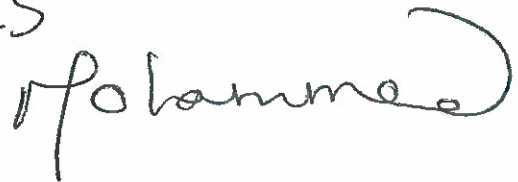
This report was approved by the Trustees on 22<sup>nd</sup> Oct. and signed on their behalf, by:  
2025



Ali Mohammed

Chair of Trustees,

Age UK West Sussex, Brighton & Hove.





Registered charity number 1086323  
Company number 04146487

## Consolidated Financial Statements for

# **Age UK West Sussex, Brighton and Hove**

*(limited by guarantee)*

for the year end 31 March 2025

## Legal and administrative information

<b>Trustees</b>	John Dixon Linda Dyos Caroline Instance Amanda Latham Peter Worster (resigned 05/02/2025) Sarah Watson Alison Mohammed (appointed 26/09/2024) (Chair) Glynn Jones (appointed 26/09/2024) Jonathan Rosser (appointed 26/09/2024) Jill Lamond (appointed 26/09/2024)
<b>Secretary</b>	Helen Rice
<b>Charity Number</b>	1086323
<b>Company Number</b>	04146487
<b>Registered Office &amp; Principal Address</b>	Ground Floor, 95 Queens Road, Brighton, East Sussex, BN1 3XE.
<b>Auditors</b>	TC Group The Courtyard, Shoreham Road, Upper Beeding, Steyning, West Sussex, BN44 3TN.
<b>Bank</b>	CAF Bank Limited 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ.  Lloyds Bank Plc 10 East Street, Chichester, West Sussex, PO19 1HJ.

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## Statement of trustees' responsibilities for the year ended 31 March 2025

The Trustees, who are also the directors of Age UK West Sussex, Brighton and Hove for the purpose of company law, are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

Company law requires the Trustees' to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charitable company and group and of the incoming resources and application of resources, including the income and expenditure, of the charitable company and group for that year.

In preparing these accounts, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

## Report of the independent auditors to the members

### Opinion

We have audited the financial statements of Age UK West Sussex, Brighton and Hove ('the charitable company') and its subsidiary ('the group') for the year ended 31 March 2025 which comprise the Consolidated Statement of Financial Activities, the Group Balance Sheet, the Charity Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and the parent charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's and group's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

## Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.



### **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit: the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and the directors' report has been prepared in accordance with applicable legal requirements.

### **Matters on which we are required to report by exception**

In the light of our knowledge and understanding of the charitable company and group and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

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

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

### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

## **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

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

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

### **Our approach was as follows:**

- We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our general commercial and sector experience, and through discussion with the directors and other management (as required by auditing standards), and discussed with the directors and other management the policies and procedures regarding compliance with laws and regulations;
- We identified the following areas as those most likely to have such an effect: health and safety; General Data Protection Regulation (GDPR); fraud; bribery and corruption and employment law. Auditing standards limit the required audit procedures to enquiry of the trustees and other management and inspection of regulatory and legal correspondence, if any.
- We considered the legal and regulatory frameworks directly applicable to the financial statements reporting framework (FRS 102 and the Companies Act 2006 and the Charities Act 2011) and the relevant tax compliance regulations in the UK;
- We considered the nature of the group's operations, the control environment and business performance, including the key drivers for management's remuneration;

- We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit;
- We considered the procedures and controls that the group has established to address procedures identified, or that otherwise prevent, deter and detect fraud; and how senior management monitors those procedures and controls.

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

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx>. This description forms part of our auditor's report.



### Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

A handwritten signature in dark ink, appearing to read 'TC Group', with a horizontal line drawn underneath the text.

**Mark Cummins FCCA (Senior Statutory Auditor)**  
for and on behalf of TC Group Statutory Auditors

Office: Sussex

Dated: 7 November 2025

## Consolidated statement of financial activities (including the income & expenditure account) for the year ended 31 March 2025

		Unrestricted funds	Designated funds	Restricted funds	Total 2025	Total 2024
	Notes	£	£	£	£	£
<b>INCOME FROM:</b>						
Donations and legacies	3	258,063	77,350	189,913	525,326	826,744
Charitable activities	4	4,520,301	-	53,476	4,573,777	4,179,022
Investments	5	48,763	-	-	48,763	19,426
<b>Total income</b>		<b>4,827,127</b>	<b>77,350</b>	<b>243,389</b>	<b>5,147,866</b>	<b>5,025,192</b>
<b>EXPENDITURE ON:</b>	6					
Raising funds		108	-	-	108	327
Charitable activities		4,948,691	214,458	160,347	5,323,496	4,442,354
<b>Total expenditure</b>		<b>4,948,799</b>	<b>214,458</b>	<b>160,347</b>	<b>5,323,604</b>	<b>4,442,681</b>
<b>Net income/(expenditure)</b>		<b>(121,672)</b>	<b>(137,108)</b>	<b>83,042</b>	<b>(175,738)</b>	<b>582,511</b>
Impairment of tangible fixed assets	11	(161,000)	-	-	(161,000)	-
Transfers	17	24,116	(24,116)	-	-	-
<b>Net movement in funds</b>		<b>(258,556)</b>	<b>(161,224)</b>	<b>83,042</b>	<b>(336,738)</b>	<b>582,511</b>
<b>Reconciliation of funds</b>						
Total funds brought forward		2,074,866	673,567	121,132	2,869,565	2,287,054
<b>Total funds carried forward</b>		<b>1,816,310</b>	<b>512,343</b>	<b>204,174</b>	<b>2,532,827</b>	<b>2,869,565</b>

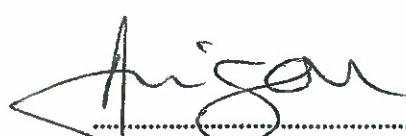

The Consolidated Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 32 to 49 form part of these financial statements.

## Consolidated balance sheet as at 31 March 2025

		2025	2024
	Notes	£	£
<b>FIXED ASSETS</b>			
Tangible assets	11	1,310,540	1,324,036
Intangible assets	12	29,319	-
Investments	13	2,883	2,883
		<u>1,342,742</u>	<u>1,326,919</u>
<b>CURRENT ASSETS</b>			
Stocks	14	3,978	2,885
Debtors	15	344,802	872,949
Cash at bank and in hand		1,251,686	1,088,155
		<u>1,600,466</u>	<u>1,963,989</u>
<b>CURRENT LIABILITIES</b>			
Creditors due within one year	16	<u>(410,381)</u>	<u>(421,343)</u>
<b>NET CURRENT ASSETS</b>		<u>1,190,085</u>	<u>1,542,646</u>
<b>TOTAL NET ASSETS</b>		<u><u>2,532,827</u></u>	<u><u>2,869,565</u></u>
<b>GROUP FUNDS</b>	17		
Restricted funds		204,174	121,132
Unrestricted Designated funds		512,343	673,567
Unrestricted General funds		1,816,310	2,074,866
		<u>2,532,827</u>	<u>2,869,565</u>

The financial statements were approved and authorised by the Board of Trustees and signed on their behalf by:


Ali Mohammed

Company Number – 04146487

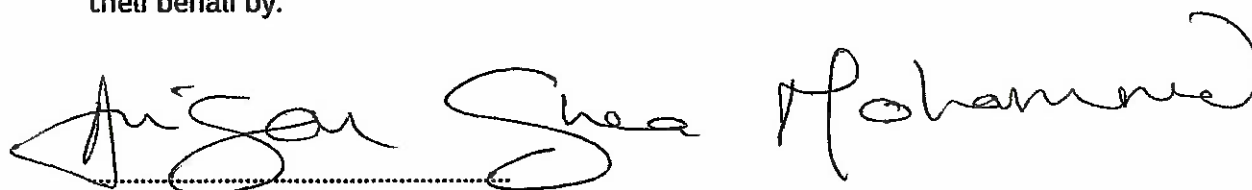
The notes on pages 32 to 49 form part of these financial statements



## Charity balance sheet as at 31 March 2025

		2025		2024	
	Notes	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	11		1,310,540		1,324,036
Intangible asses	12		29,319		-
Investments	13		2,884		2,884
			<u>1,342,743</u>		<u>1,326,920</u>
<b>CURRENT ASSETS</b>					
Stocks	14	3,978		2,885	
Debtors	15	348,417		874,857	
Cash at bank and in hand		<u>1,243,490</u>		<u>1,078,051</u>	
		1,595,885		1,955,793	
Creditors due within one year	16	<u>(410,415)</u>		<u>(417,761)</u>	
<b>NET CURRENT ASSETS</b>			<u>1,185,471</u>		<u>1,538,032</u>
<b>TOTAL NET ASSETS</b>			<u><u>2,528,214</u></u>		<u><u>2,864,952</u></u>
<b>CHARITY FUNDS</b>					
Restricted funds	17		204,174		121,132
Unrestricted Designated funds			512,343		673,567
Unrestricted General funds			<u>1,811,697</u>		<u>2,070,253</u>
			<u>2,528,214</u>		<u>2,864,952</u>

The financial statements were approved and authorised by the Board of Trustees and signed on their behalf by:



Ali Mohammed

Company Number – 04146487

The notes on pages 32 to 49 form part of these financial statements

## Consolidated cash flow for the year ended 31 March 2025

	Notes	2025 £	2024 £
<b>Cash flows from operating activities</b>			
Net cash used in operating activities	19	376,639	407,700
<b>Cash flows from investing activities</b>			
Dividends, interest and rents from investments		48,763	19,426
Purchase of tangible fixed assets	11	(232,552)	(25,143)
Purchase of intangible fixed assets	12	(29,319)	-
Net cash used in investing activities		(213,108)	(5,717)
<b>Change in cash and cash equivalents in the year</b>		163,531	401,983
Cash and cash equivalents at the beginning of the year		1,088,155	686,172
Cash and cash equivalents at the end of the year		1,251,686	1,088,155

The notes on pages 32 to 49 form part of these financial statements

## 1 STATUTORY INFORMATION

Age UK West Sussex, Brighton and Hove is a company limited by guarantee. The members of the company are the Trustees named on the legal and admin information page. In the event of the charity being wound up, the liability in respect of the guarantee is limited.

## 2 ACCOUNTING POLICIES

### Basis of preparation of financial statements

The financial statements have been prepared in accordance with Charities SORP (FRS102) – Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial reporting Standard applicable in the UK (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK (FRS 102) and the Companies Act 2006.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest pound. Age UK West Sussex, Brighton and Hove 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 Consolidated Statement of Financial Activities (SOFA) and Consolidated Balance Sheet consolidate the financial statements of the Charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line by line basis.

The Charity has taken advantage of the exemption allowed under section 408 of the Companies Act 2006 and has not presented its own Statement of Financial Activities in these financial statements.

### 2.2 Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. In arriving at this conclusion, the trustees have taken into account the ongoing economic uncertainty on its activities and finances. Thus the trustees continue to adopt the going concern basis in preparing the financial statements.

### 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.

### **2.3 Income (continued)**

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the consolidated statement of financial activities on an accruals 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.

Gifts in kind donated for distribution are included at valuation and recognised as income where they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

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

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

### **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 spend, and depreciation charges allocated on the portion of asset's use.

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



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## **2.4 Expenditure (continued)**

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

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

All expenditure is inclusive of irrecoverable VAT.

## **2.5 Government grants**

Government grants relating to tangible assets are treated as deferred income and released to the consolidated Statement of Financial Activities over the expected useful lives of the assets concerned. Other grants are credited to the consolidated Statement of Financial Activities as the related expenditure is incurred.

## **2.6 Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Group; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

## **2.7 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 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.

## **2.7 Tangible fixed assets and depreciation (continued)**

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 basis:

Freehold property	2% Straight line
Office equipment	25% Straight line
Brighton Hub furniture	Over 7 years
Laburnum refurbishment	Over 10 years
Intangible asset (Membership platform)	5 years

## **2.8 Investments**

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the consolidated Statement of Financial Activities. Investments in subsidiaries are valued at cost less provision for impairment.

## **2.9 Stocks**

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost included all direct costs and an appropriate proportion of fixed and variable overheads.

## **2.10 Debtors**

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

## **2.11 Cash at bank and in hand**

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

## **2.12 Liabilities and provisions**

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

Liabilities are recognised at the amount that the 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.

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## **2.12 Liabilities and provisions (continued)**

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 Consolidated Statement of Financial Activities as a finance cost.

## **2.13 Financial instruments**

The Group 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.

## **2.14 Operating leases**

Rentals paid under operating leases are charged to the Consolidated Statement of Financial Activities on a straight line basis over the lease term.

## **2.15 Pensions**

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

The Group also operates a defined benefits pension scheme and the pension charge is based on a full actuarial valuation dated 31 March 2025.

## **2.16 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 Group and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Group for particular purposes. The costs of raising and administering such funds are charged against such funds are charged against the specific fund. The aim and use of each restricted fund is set in the notes to the financial statements.

### 3 INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds 2025 £	Designated funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
General donations	36,961	-	393	37,354	23,665
Fundraising	24,170	-	15,650	39,820	98,173
Legacies	179,308	77,350	-	256,658	554,701
Grants	14,660	-	173,870	188,530	145,964
Other income	2,964	-	-	2,964	4,241
	<u>258,063</u>	<u>77,350</u>	<u>189,913</u>	<u>525,326</u>	<u>826,744</u>
Total 2024	<u>273,479</u>	<u>450,000</u>	<u>103,265</u>	<u>826,744</u>	

### 4 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds 2025 £	Designated funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Charitable activities	4,520,301	-	53,476	4,573,777	4,179,022
	<u>4,520,301</u>	<u>-</u>	<u>53,476</u>	<u>4,573,777</u>	<u>4,179,022</u>
Total 2024	<u>4,009,446</u>	<u>-</u>	<u>169,576</u>	<u>4,179,022</u>	

### 5 INVESTMENT INCOME

	Unrestricted funds 2025 £	Designated funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Interest received	48,763	-	-	48,763	19,426
	<u>48,763</u>	<u>-</u>	<u>-</u>	<u>48,763</u>	<u>19,426</u>



## 6 EXPENDITURE

	Staff costs 2025 £	Depreciation 2025 £	Other costs 2025 £	Total funds 2025 £	Total funds 2024 £
Raising funds	-	-	108	108	327
Charitable activities	3,265,105	85,048	1,973,343	5,323,496	4,442,354
Total expenditure	<u>3,265,105</u>	<u>85,048</u>	<u>1,973,451</u>	<u>5,323,604</u>	<u>4,442,681</u>

	Direct activities 2025 £	Support costs 2025 £	Total funds 2025 £	Total funds 2024 £
Direct costs of charitable activities – see note 7	<u>5,248,631</u>	<u>74,865</u>	<u>5,323,496</u>	<u>4,442,354</u>
	<u>5,248,631</u>	<u>74,865</u>	<u>5,323,496</u>	<u>4,442,354</u>
Total 2024	<u>4,401,467</u>	<u>40,888</u>	<u>4,442,355</u>	

## 7 EXPENDITURE ON CHARITABLE ACTIVITIES

	Direct activities 2025 £	Direct activities 2024 £
Staff costs	3,265,105	2,956,647
Activity centre catering and other costs	246,845	228,721
Travel costs and mileage	86,645	77,986
Agency and consultancy	69,571	84,126
Other costs	70,822	57,576
Conferences and meetings	6,813	4,808
Office and computer costs	9,753	60,675
Activity centre overheads	474,111	427,962
Payments to partners	933,918	423,384
Depreciation	<u>85,048</u>	<u>79,582</u>
	<u>5,248,631</u>	<u>4,401,467</u>

The impairment loss relates to the revaluation that was applied to the Charities property which has been sold post year-end and therefore the accounts reflect the properties true value.

	Support costs 2025 £	Support costs 2024 £
Support costs including Governance costs		
Staff welfare costs	4,973	4,463
Professional fees	<u>69,892</u>	<u>36,425</u>
	<u>74,865</u>	<u>40,888</u>

## 8 AUDITOR'S REMUNERATION

	<b>Total 2025</b>	<b>Total 2024</b>
	<b>£</b>	<b>£</b>
Fees payable to the Charity's current auditor for the audit	<b>11,550</b>	10,525

## 9 STAFF COSTS

	<b>Group and Charity 2025</b>	<b>Group and Charity 2024</b>
	<b>£</b>	<b>£</b>
Wages and salaries	<b>2,930,355</b>	2,658,063
Social security costs	<b>218,742</b>	193,708
Contribution to defined contribution pension schemes	<b>104,608</b>	93,476
Contribution to defined benefit pension schemes	<b>11,400</b>	11,400
	<b><u>3,265,105</u></b>	<b><u>2,956,647</u></b>

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

	<b>Group and Charity 2025</b>	<b>Group and Charity 2024</b>
	<b>No</b>	<b>No</b>
Activity centres and clubs	<b>52</b>	40
Other projects	<b>91</b>	104
Administration	<b>15</b>	18
	<b><u>158</u></b>	<b><u>162</u></b>

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

	<b>Group 2025</b>	<b>Group 2024</b>
	<b>No</b>	<b>No</b>
In the band £60,000-£69,999	<b>2</b>	-
In the band £80,001 - £90,000	-	1
In the band £90,000-£99,999	<b>1</b>	-

Key management personnel comprises of the CEO and Deputy CEO. The aggregate remuneration of key management personnel was £182,574 (2024: £163,739).

Total redundancy and settlement agreements and associated pay in the year was £29,288 (2024: £3,297).

## 10 TRUSTEES' REMUNERATION AND EXPENSES

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

During the year, expenses totalling £267 were reimbursed or paid directly to Trustees (2024: £Nil).

## 11 TANGIBLE FIXED ASSETS

### Group and Charity

	Freehold property £	Office equipment £	Total £
<b>Cost or valuation</b>			
At 1 April 2024	1,308,928	445,618	1,754,546
Impairment loss	(161,000)	-	(161,000)
Additions	-	232,552	232,552
Disposals	-	(1,212)	(1,212)
<b>At 31 March 2025</b>	<b>1,147,928</b>	<b>676,958</b>	<b>1,824,886</b>
<b>Depreciation</b>			
At 1 April 2024	79,042	351,468	430,510
Charge for the year	26,595	58,453	85,048
Disposals	-	(1,212)	(1,212)
<b>At 31 March 2025</b>	<b>105,637</b>	<b>408,709</b>	<b>514,346</b>
<b>Net book value</b>			
<b>At 31 March 2025</b>	<b>1,042,291</b>	<b>268,249</b>	<b>1,310,540</b>
At 31 March 2024	1,229,886	94,150	1,324,036

Land and buildings with a carrying value of £1.035m (post impairment) were sold post year-end on the 25 July 2025. The impairment loss above reflects the difference between the net book value and the selling price of the properties.

## 12 INTANGIBLE ASSETS

### Group and Charity

	Software £	Total £
<b>Cost or valuation</b>		
Additions	29,319	29,319
<b>At 31 March 2025</b>	<b>29,319</b>	<b>29,319</b>
<b>Amortisation</b>		
<b>At 31 March 2025</b>	<b>-</b>	<b>-</b>
<b>Net book value</b>		
<b>At 31 March 2025</b>	<b>29,319</b>	<b>29,319</b>
<b>At 31 March 2024</b>	<b>-</b>	<b>-</b>

## 13 FIXED ASSET INVESTMENTS

### Group

	Listed investments £	Total £
<b>Cost or valuation</b>		
At 1 April 2024	2,883	2,883
<b>At 31 March 2025</b>	<b>2,883</b>	<b>2,883</b>
<b>Net book value</b>		
<b>At 31 March 2025</b>	<b>2,883</b>	<b>2,883</b>
<b>At 31 March 2024</b>	<b>2,883</b>	<b>2,883</b>

### Charity

	Investments in subsidiary £	Listed investments £	Total £
<b>Cost or valuation</b>			
At 1 April 2024	1	2,883	2,884
<b>At 31 March 2025</b>	<b>1</b>	<b>2,883</b>	<b>2,884</b>
<b>Net book value</b>			
<b>At 31 March 2025</b>	<b>1</b>	<b>2,883</b>	<b>2,884</b>
<b>At 31 March 2024</b>	<b>1</b>	<b>2,883</b>	<b>2,884</b>



## 13 FIXED ASSET INVESTMENTS (CONTINUED)

### Principal subsidiaries

The following was a subsidiary undertaking of the Charity:

Name	Company number	Registered office or principal place of business	Principal activity
Age UK West Sussex Enterprises Limited	03618876	Ground Floor, 95 Queens Road, Brighton, East Sussex. BN1 3XE	Dormant – no trade in the year
Class of shares	Holding	Included in consolidation	
Ordinary	100%	Yes	

## 14 STOCKS

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Finished goods and goods for resale	3,978	2,885	3,978	2,885
	<u>3,978</u>	<u>2,885</u>	<u>3,978</u>	<u>2,885</u>

## 15 DEBTORS

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
<b>Due within one year</b>				
Trade debtors	154,147	335,692	157,762	335,692
Prepayments and accrued income	187,731	537,257	187,731	539,165
Other debtors	2,924	-	2,924	-
	<u>344,802</u>	<u>872,949</u>	<u>348,417</u>	<u>874,857</u>

## 16 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Trade creditors	135,614	121,942	135,614	121,942
Other taxation and social security	90,813	69,730	90,783	69,760
Other creditors	22,480	17,339	22,480	13,724
Accruals and deferred income	161,474	212,332	161,538	212,334
	<u>410,381</u>	<u>421,343</u>	<u>410,415</u>	<u>417,760</u>

## 17 STATEMENT OF FUNDS – CONSOLIDATED

	At 1 April 2024	Income	Expenditure and impairments	Transfers	At 31 March 2025
	£	£	£	£	£
<b>Unrestricted general funds</b>					
General funds	2,070,253	4,827,127	(5,109,799)	24,116	1,811,697
Reserves	4,613	-	-	-	4,613
	<b>2,074,866</b>	<b>4,827,127</b>	<b>(5,109,799)</b>	<b>24,116</b>	<b>1,816,310</b>
<b>Unrestricted designated funds</b>					
Our Customers	507,502	77,350	(54,206)	(98,269)	432,377
Our Services	54,000	-	-	-	54,000
Our People	47,150	-	(37,231)	(9,919)	-
Our Operations	30,000	-	-	(4,035)	25,966
Our Organisation	34,915	-	(123,021)	88,106	-
	<b>673,567</b>	<b>77,350</b>	<b>(214,458)</b>	<b>(24,116)</b>	<b>512,343</b>
<b>Restricted funds</b>					
Welfare donations	7,782	-	(1,516)	-	6,266
Cake and Connect	2,308	300	(999)	-	1,609
B&H dementia services	34,395	41,582	(34,239)	-	41,738
Dementia Sunshine Seniors	4,091	-	(1,955)	-	2,136
Activity Money					
Christ's Hospital fund	7,841	(100)	(1,000)	-	6,741
Community Neighbours	1,719	6,667	(8,386)	-	-
Household support fund	5,496	7,584	(9,980)	-	3,100
Peter Harrison Foundation	8,750	-	(8,750)	-	-
Laburnam Centre refit	40,130	112,348	(18,185)	-	134,293
Maidenbower	273	-	(273)	-	-
ScrewFix Fund	5,000	-	(5,000)	-	-
Sports England	3,347	3,177	(6,524)	-	-
Hyde Evolve Grant	-	9,443	(3,374)	-	6,069
Memory Cafe	-	1,743	(171)	-	1,572
Discharge Project	-	1,500	(1,500)	-	-
Chichester Routledge	-	5,000	(5,000)	-	-
Foundation	-				
Brighton Bullet Group	-	650	-	-	650
National Lottery	-				
Community Fund	-	53,495	(53,495)	-	-
	<b>121,132</b>	<b>243,389</b>	<b>(160,347)</b>	<b>-</b>	<b>204,174</b>
<b>Total funds</b>	<b>2,869,565</b>	<b>5,147,866</b>	<b>(5,484,604)</b>	<b>-</b>	<b>2,532,827</b>

## 17 STATEMENT OF FUNDS – CONSOLIDATED (CONTINUED)

### Designated funds

Our designated funds are funds required for our future investment and link directly to our 5 year Strategic Plan. We operate the following funds:

**Our Customers:** To develop and maintain a broad and deep understanding of our customers, developing clear and informed insights into their needs, expectations and aspirations.

**Our Services:** Join up our services to facilitate positive customer journeys and care pathways that enable our customers to successfully achieve the positive outcomes they wish.

**Our People:** To create a diverse, inclusive and enabling culture where staff, volunteers and trustees feel welcomed, valued and can thrive.

**Our Operations:** To put local work at the heart of our business, developing and participating in local networks, teams and services, tailored to the needs and resources within distinct localities.

**Our Organisation:** To develop and promote our profile, reputation and brand as one organisation, with a single mission and vision

### Restricted funds

Our **Welfare donations** and **Christ's Hospital** projects are hardship funds which older people can access to help with among other things payment of their bills, purchase of white goods or food vouchers.

Our **Laburnum Centre** in Bognor Regis has had a refit including the inclusion of changing rooms for the gym facility which has been funded by the Garfield Weston Foundation. The funds have all been spent but as this is capital expenditure the funds will be released over 10 years to cover depreciation costs year on year.

Our **Dementia clubs** which provided support to carers and the cared for, offering a range of stimulating activities for those with dementia were partly funded from the following funds **West Sussex county council – Short break contract, Francine Trust Ltd, Albert Gubey and Brighton District Nursing association.**

**Cake and Connect** is a grant to support cake and connect groups in the Chichester area.

**Community Neighbours** is grant funding from Primary Health Properties (PHP), a Registered Social Landlord, which helped us support local older people in Brighton & Hove.

**Dementia Sunshine Seniors** activity money – this is ringfenced money from the WSCC Carers Short Break grant to benefit the participants of Sunshine Seniors.

**Maidenbower** is a fundraising donation specified for this group in the Crawley area.

## 17 STATEMENT OF FUNDS – CONSOLIDATED (CONTINUED)

**Peter Harrison Foundation** is a grant to support salaries to carry out personal assessments in the gym.

**ScrewFix fund** is a grant to support the refit of the staff kitchen at the Laburnum Centre completed Summer 2024.

**Sports England** is a lottery money grant for the gym.

**Household Support Fund** grant from Brighton & Hove City Council to provide food vouchers for older people in need in Brighton & Hove.

The **Hyde Evolve Grant** is funding for Chichester Connect Groups.

**Memory Café** is a group of donations to help run Memory café clubs for a month.

The **Discharge Project** is funding from Age UK National, to carry out assessment and questions to clients to feed back to national.

The **Brighton Bullet Group** grant is a donation from the Paley Trust for Silver bullet group in Brighton.

**Chichester Routledge Foundation** funded towards salaries in the Chichester District.

**National Lottery Community Fund** is a grant awarded for the “Get Connected” project over a 3 year period.

## 18 ANALYSIS OF NET ASSETS BETWEEN FUNDS – CONSOLIDATED

Analysis of net assets between funds – current period

	Unrestricted funds 2025 £	Designated funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	1,310,540	-	-	1,310,540
Intangible fixed assets	29,319	-	-	29,319
Fixed asset investments	2,883	-	-	2,883
Current assets	883,949	512,343	204,174	1,600,466
Creditors due within one year	(410,381)	-	-	(410,381)
	<u>1,816,310</u>	<u>512,343</u>	<u>204,174</u>	<u>2,532,827</u>

Analysis of net assets between funds – prior period consolidated

	Unrestricted funds 2024 £	Designated funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	1,324,036	-	-	1,324,036
Fixed asset investments	2,883	-	-	2,883
Current assets	1,169,290	673,567	121,132	1,963,989
Creditors due within one year	(421,343)	-	-	(421,343)
	<u>2,074,866</u>	<u>673,567</u>	<u>121,132</u>	<u>2,869,565</u>



## 19 RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	Group 2025 £	Group 2024 £
Net income/expenditure for the period (as per SoFA)	(336,738)	582,511
<b>Adjustments for:</b>		
Depreciation charges	85,048	83,618
Profits/(losses) on disposal of fixed assets	-	152
Unrealised (gains) / losses on tangible fixed assets	161,000	-
Dividends, interest and rents	(48,763)	(19,426)
(Increase) / decrease in stocks	(1,093)	1,764
(Increase) / decrease in debtors	528,147	(277,239)
Increase / (decrease) in creditors	(10,962)	36,320
<b>Net cash provided by operating activities</b>	<b>376,639</b>	<b>407,700</b>

## 20 ANALYSIS OF CASH AND CASH EQUIVALENTS

	Group 2025 £	Group 2024 £
Cash in hand	1,251,686	1,088,155
<b>Total cash and cash equivalents</b>	<b>1,251,686</b>	<b>1,088,155</b>

## 21 ANALYSIS OF CHANGES IN NET DEBT

	At 1 April 2024 £	Cash flows £	At 31 March 2025 £
Cash at bank and in hand	1,088,155	163,531	1,251,686
	<b>1,088,155</b>	<b>163,531</b>	<b>1,251,686</b>

## 22 CONTROLLING PARTY

The charitable company is controlled by the Board of Trustees, who are also directors under company law.

## 23 OPERATING LEASE COMMITMENTS

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	62,610	8,410
Between two and five years	211,111	23,228
Over five years	66,990	72,793
	<b>340,711</b>	<b>104,432</b>

## 24 PENSION COMMITMENTS

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

The pension cost charge represents contributions payable by the group to the fund and amounted to £104,608 (2024 - £93,476). Contributions amounting to £Nil (2024 - £Nil) were payable to the fund at the balance sheet date and are included in creditors.

The group also operates a defined benefit pension scheme. The disclosures below are provided in respect of the Age Concern Section of the Age UK Retirement Benefits Scheme (the 'Scheme').

The level of benefits provided by the Scheme depends on a member's length of service and their salary at their date of leaving the Scheme. This section of the Scheme closed to future employees on 30 November 2008.

A full actuarial valuation of the Scheme was carried out as at 31 March 2019 and the results of this valuation have been updated to 31 March 2025 by a qualified independent actuary.

The present value of the defined benefit obligation was measured using the Projected Unit Method.

## 24 PENSION COMMITMENTS (CONTINUED)

Principal actuarial assumptions at the Balance sheet date (expressed as weighted averages):

	2025	2024
	%	%
Discount rate for scheme liabilities	5.80	4.90
Expected rate of salary increases	N/A	N/A
RPI inflation assumption	3.10	3.20
CPI inflation assumption	2.30	2.40

	2025	2024
	Years	Years
Mortality rates (in years)		
- For a male aged 65 now	21.7	21.7
- At 65 for a male aged 45 now	23.0	23.6
- For a female aged 65 now	23.7	23.0
- At 65 for a female aged 45 now	25.1	25.1

The Group's share of the assets in the Scheme was:

	2025	2024
	£ '000	£ '000
Equities	33	51
Diversified growth fund	-	18
Property	49	47
Cash and other liquid assets	20	12
Matching assets/bonds	236	226
	338	354

The current service cost in the year £nil (2024 - £11,400).

	2025	2024
	£ '000	£ '000
Fair value of plan assets	338	354
Present value of funded liabilities	(293)	(335)
Surplus / (deficit)	45	19
Deficits only recognised in the SoFA	-	-

As the pension scheme is in surplus, no provision is recorded in the financial statements.

## 25 SUBSEQUENT EVENTS

The Charity's properties of 29-31 Prestonville Road and 3 Howard Terrance have been sold on 25 July 2025 at a value of €1,035,000. These financial statements recognise an impairment to the property of €161,000 to bring the net book value as at 31 March 2025 in line with the realised value.