



**ANNUAL REPORT
YEAR END 30TH SEPT 2025**

**PUTTING PEOPLE FIRST
Since 1999**

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Aims and Objectives

Sefton O.P.E.R.A aims to provide health and wellbeing activities to local older people across Sefton seeking to improve their quality of life, whilst helping to reduce the health inequalities for those most disadvantaged.

Our Objective

To promote any charitable purposes for the benefit of older persons in the borough of Sefton and in particular the advancement of education, and the promotion of good health, the prevention of social isolation and the relief of poverty, sickness and distress arising therefrom.

Our Mission

To enable older people to take power in relation to their own health, to maintain and improve the quality of their lives, recognising that they are an important resource to their peers and their community.

Our Vision

The organisation aims to be the focus for excellence and innovation in working with older and vulnerable people.

Our Social Value

Sefton O.P.E.R.A is committed to improving the lives of local people by local people giving a dignified and respectful service to all. We are committed to building the skills and confidence of our local volunteers to enable them to provide regular social interaction, intergeneration and physical activities. We will reduce social isolation, improve community cohesion and give Sefton's older people choices in respect to how they can improve their own health and wellbeing

Quality Assurance

Sefton O.P.E.R.A holds the following quality assurance framework:

- Vitalize Chair Exercise National Accreditation
- Reiki & Seichem (RASA) and Tai Chi
- Approved Work Placement provider for Hugh Baird College, Southport College, Sefton Business Partnership and Liverpool University

THE REPORT



Vikki Martlow
Organisational Manager

Vikki Martlow reported: This year's report has concentrated on the wide variety of activities Sefton OPERA provide in our community as a grassroots organisation working borough wide Since 1999 Sefton OPERA (Older Persons Enabling Resource and Action) provides Health & Wellbeing activities improving mental & physical health reducing loneliness and isolation to aprox. 17,000 attendees yearly supported by 40 dedicated volunteers . Highlighting the vital service Sefton OPERA plays in our community we are the only organisation offering weekly services across Sefton to:

- 12 = INHOUSE activities and drop-in sessions reducing loneliness and isolation improving health issues.
- 12 = IN THE COMMUNITY bringing doorstep activities enabling older people to improve their own mental and physical health breaking down barriers preventing them attending sessions
- 7 = IN THE CARE SECTOR providing bespoke packages, bringing the outside world in for those less able bodied already with additional care needs.



Ann Mardell
Honorary Lifelong
President

Ann Mardell reported: The last few years have been rather hard going for most charitable organisations. Fortunately, Sefton OPERA has continued to maintain a very good standard throughout.

The staff, committee and volunteers have worked tirelessly to keep the over-50s in the community active, as promised, supporting both mental and physical wellbeing across Sefton.

We have continued our work in nursing and residential homes, day centres, and community centres, ensuring that every activity is delivered with a professional attitude. Although we work on a limited budget, we always strive to maintain a high standard in everything we do.

Thank you to the staff, committee and volunteers for your dedication throughout the year.



Cathy Crook
Chair Person

Cathy Crook reported: 2025 was a landmark for all at Sefton OPERA, 2026 will prove as rememberable as last year.

Staff have worked hard to keep all the events going as promised with less funding, volunteers have also contributed by having a good attitude and with a can do keep it going.

My admiration for staff and volunteers has never wavered you are and have always been the backbone of Sefton OPERA I admire you all.

Lets look forward to this year and be able to reach out to more isolated and lonely people to make a difference in their lives improving their social life if we can.

PUTTING PEOPLE FIRST

OUR WORK

We treat every individual with dignity, respect, and fairness, delivering targeted early interventions to improve mental and physical health, reduce loneliness and isolation. We take an asset-based approach which means we start by listening to our members, create feedback and evaluations sessions where they tell us the issues they have, and we explore together ways to alleviate their problems.

We have an extensive programme of activity which we run on a weekly and monthly basis, we are the only charity voluntary organisation working throughout Sefton providing vital activities to older vulnerable persons INHOUSE, IN THE COMMUNITY AND IN THE CARE SECTOR.

THE NEED FOR OUR SERVICES

We recognise that the need for our services is ever increasing. We have found ourselves in a perfect storm where services are closing, need is increasing due to the cost-of-living crisis, pension taxation and heating benefit cuts and our organisation has been challenged to find funding due to the repositioning of key trusts and foundations. We cover Southport which has an increasing older population (38.2% the national average is 18%), and we are heartbroken by the profound effects of the recent tragedies in that community. This and the subsequent evolving problems around racial tension, has left our older people frightened to go out, confused and very withdrawn. We are aware that if our organisation ceased to exist there would be no one to fit the gap and these older people would become isolated and alone.

Our stats show Sefton is among the top 10% most deprived areas in the UK and faces serious challenges due to its rapidly ageing population. Ongoing economic crises are pushing older people into tough financial decisions: This means many older people are forced to choose between heating or eating and often cannot afford to engage in activities that support their physical and mental wellbeing. Many local services have already closed or scaled back, and those older vulnerable people affected often suffer in silence—too proud to ask for help, they simply go without.

Sefton already has a higher-than-average number of residents over 65, with 49% living with three or more long-term chronic health conditions (Health Foundation). This means that as an organisation we are supporting more vulnerable and older people understanding the challenges facing our aging communities and the support we can give is vital.

At the same time, people are living longer—but increasingly alone. The number of older adults living alone has risen significantly in the past 10 years and is predicted to reach 65% of over-65s living alone by 2030 (Oxford Brookes University). We find this a heart-breaking situation particularly around Christmas when many services shut down but we stay open offering fun activities and hot meals. We understand how depressing and lonely this time of year is for older people and what they need.

We believe our warm/but practical approach to these situations makes a real difference, something as simple as sitting down and having a chat. We offer a warm, safe, and welcoming environment right on the doorstep. We see that our role is to help older people reconnect with their communities, make new friends and maintain a sense of dignity, purpose, and self-worth. Our work helps delay the need for costly long-term care by keeping people physically active, mentally stimulated, and socially connected.

INHOUSE

Sefton OPERA is proudly a user-led organisation, run by and for local older people making up our Trustees, Staff, and Volunteers as well as our beneficiaries. All sharing a deep connection to the Sefton area—either living, working, or having retired here. Bringing a wide range of skills, knowledge and experience both locally and professionally on the needs and wants of our ageing population. Working together to meet the challenges older people face now and in the future.

Currently providing 12 weekly INHOUSE activities with approximately 250 weekly attendees from Computers, Tai Chi, Men's & Women's sessions, Chair Exercises, digital inclusion, Institches, craft, coffee & chat sessions, and warm hubs. Reducing loneliness and isolation improving mental & physical health.

OUTCOMES

Older people have told us that coming to our activities has been a real lifeline, has helped them cope through difficult transitions like loss of a loved one, ill health, family moving away or just getting use to retirement. This has never been more prominent than now where keeping in touch with others has become a lifeline to some who don't have a family or other network around them to provide support

- Older and vulnerable people are supported and have a greater capacity to access relevant activities to help reduce social isolation
- Older and vulnerable people maintain a better physical and mental health through attending activities and services
- Older and vulnerable people feel safer and more able to maintain good mental health through being connected in the groups
- Older people and vulnerable people have a greater ability to access the right services at one point of call
- Older and vulnerable people are more able to take control of their own services and play active roles in future activity development
- Older and vulnerable people feel more empowered through their ability to help each other through mutual support in the groups



Institches Knit & Natter Group

Tai Chi Gentle Breathing & Balance

Art & Craft Card Group

All our groups improve mental & physical health problems reducing loneliness & isolation for our members.

IN THE COMMUNITY

Working in highly deprived neighbourhoods dealing with implications of the ever-increasing austerity, pension taxation, rising heating costs & allowance cuts and rising cost of living, has amplified issues particularly for those most vulnerable and social excluded, living alone without family support or supportive neighbourhoods unable to ask for help, this is when Sefton OPERA are needed most.

We're facing increasing demand, areas we work in have a higher than national average of older people, many struggle having multiple and complex health needs from COPD, heart, asthma or dementia issues, (it is well known mental health deteriorates with lack of social contact, anxiety, depression)

By providing activities that address these health inequalities shaped by and designed by local older persons with similar lived experiences and needs, we ensure that activities are participants lead rather than organisationally projected. Continually monitoring and evaluating sessions ensuring ongoing relevance and need.

Currently providing doorstep community services

- Weekly Pamper Sessions improving physical health and wellbeing
- 2 Weekly Walking Sessions one short history walking and talking session for those less able and one longer faster wellbeing walk
- 2 Weekly Swimming Sessions both learners and improver sessions one North and one South Sefton
- 2 Monthly Beating Loneliness Together Sessions reducing loneliness and isolation one North and one South Sefton
- 1 Monthly Drop in Pamper Session alleviating aches and pains improving physical health Southport
- 2 Monthly Dance Sessions improving social connections making new friends One North and One South Sefton
- 2 Monthly Chair Exercises Sessions improving physical wellbeing for those less able bodied in Maghull and Litherland



Monthly Dance reducing social isolation



Walking group improving physical and mental health problems



Chair Exercise Improving Health Issues

CARE HOME

CARE SECTOR NURSING & SUPPORTED LIVING: Providing 7 weekly activities to aprox 96 attendees going to different establishments weekly tailored projects supporting their needs increasing opportunities to socialise, access healthy activities and most importantly have fun. Activities provided are client led but include Music & Sing-a-long, Chair Exercises, Tai Chi, Complimentary Therapies, Craft, Reading, Quiz, sessions. Bringing the outside in.

EXTRAS



Care Sector Pamper Sessions

Intergeneration – Working across Sefton with established connections with schools, youth, and older persons groups. Training students providing a variety of activities from massage, talking history, shared experiences, words of Wisdom (what you would tell your 16-year-old self), IT technology exchange. Breaking down barriers between the ages with cross generational conversations creating mutual respect

Key Events – our 2 KEEP WARM KEEP WELL EVENTS bringing together older persons and other organisations, health & benefits advisors as a one stop shop for older persons issues (one North One South Sefton) each with approx. 100 older persons and 18 different local statutory and non-statutory organisations, providing information and signposting vital information together in one event for the benefit of older people. Helping older people with issues outside of their control re pensions & benefits advisors, cost of living and heating advisors, as well as digital inclusion.

Additionally – Providing 300 Emergency Winter Warm pack for those housebound or less active our Winter Warm Packs with food, information, blankets, etc enabling those most vulnerable to falls to stay in during the worst of our clement weather. Activity Packs with puzzles, knitting, colouring, quizzes, crosswords etc. to keep them busy reduce boredom and loneliness



Keep Warm Keep Well Event



Winter Warm Emergency Food & Activity Packs



Intergenerational Project with Hugh Baird

SOCIAL INCLUSION

SOCIAL INCLUSION SESSIONS Providing a variety of monthly activities enabling those living on their own to join in with their own community, enjoy social interactions with their peers, and make new friends. With aprox. 1142 attendees including trips to Llandudno, Bury Market, canal cruises, museum, theatre trips, afternoon teas, as well as a number of dances, meals and charity nights.



Beat The January Blues Meal & Entertainment

Coach Trips

Afternoon Tea & Entertainment

Theatre Trips

OTHER ORGANISAIONS

Health and Wellbeing sessions – We are a leading provider for health & wellbeing services for other organisations, providing activities at their groups, or events including Cancer, Diabetes, Macmillan, mental health, Alzheimer's, macular organisations and Deaf Society, Southport and Ormskirk Hospitals, We have over 25 years of experience of working in the voluntary community sector and have strong established links and networks across Sefton

Placements – we have local students provide work experience for doctors, trainee nurses, and people with special educational needs, supporting and training the next generation.

HEALTH & WELLBEING EVENTS Providing a variety of activity sessions across the brough in 3 local hospitals, Macmillan, Cancer, Diabetes, Mental Health, Alzheimer's, Macular, Healthwatch and the Carers Centre to 583 attendees.



Community Events

Hospital Wellbeing Days

Student Placment

SERVING THE MOST VULNERABLE

Strong Partnerships & Strategic Influence

We believe with over 25 years of established networks, partnerships, and community links, enables us to deliver a wide range of health and wellbeing activities improving physical and mental health while reducing loneliness and isolation.

We maintain close working relationships with Local authorities, Integrated Care Systems (ICS) (formerly CCGs), NHS services, including Cancer, Diabetes, Macmillan, Mental Health, Alzheimer's, and Macular support teams, Healthwatch, The Deaf Society, Carers' organisations, and groups focused on dementia, depression, anxiety, and gender-specific issues. Together, we co-create engaging, inclusive, and enjoyable activities for both our members and those of our partner organisations.

Our extensive knowledge and experience also position us as a key voice on several strategic boards and feeding back to forums acting as ambassadors and advocates for older persons issues including: Healthwatch Sefton, Older Persons Forum, Integrated Care Teams (ICT), Local government advisory groups. Through these platforms, we ensure that older people's voices are heard, their needs represented, offering real insight into the challenges faced by those often unheard in society and their experiences help shape policy and service provision across the borough.

A Truly Inclusive Organisation

Sefton OPERA is a fully inclusive organisation, with a clear Equal Opportunities Policy. We do not tolerate discrimination of any kind—regardless of age, race, disability, gender, sexuality, religion, or cultural background. Many of our staff, volunteers, and trustees live with disabilities themselves, including physical, sensory (deaf/blind), and neurodivergent conditions. We feel this provides our organisation with a rich diversity of lived experiences, perspectives, and skills, helping us to deliver more empathetic and relevant services.

Serving the Most Vulnerable

From participant evaluations, we know that a high proportion of our members identify as disabled, many living with multiple long-term conditions. Providing bespoke packages enables people with visual impairments to participate (Macular Society), members of the Deaf Society, Carers, people affected by cancer (Macmillan), Alzheimer's and dementia patients. In addition, many face:

- Severe financial hardship due to benefit cutbacks, increased living costs, and energy bills
- Social isolation and daily challenges associated with high deprivation in the Sefton area

We actively respond to these challenges through our services and support.


Championing Social Justice and Representation

Sefton OPERA believes in social action and active citizenship as key drivers for community resilience and positive change. We follow the guiding principle **“Nothing About Us Without Us.”**

This means:

- Ensuring members are consulted and have real input into decisions that affect their lives
- Challenging discrimination and injustice at both community and policy levels
- Empowering people to be part of the solution to the issues they face

WEEKLY & MONTHLY SOCIAL INCLUSION ACTIVITIES

Weekly Drop-In Sessions Reducing Loneliness & Isolation Sefton OPERA Older Person Project				
Monday	Tuesday	Wednesday	Thursday	Friday
10:00am – 12:00pm IT Workshop. Next Steps Facebook, Skype, Email, Web Browsing <u>Held in the office.</u>	10:00am – 12:00pm IT From First Touch Facebook, Skype, Email, Web Browsing <u>Held in the office.</u>	9:00am – 10:00am 50+ Learn to Swim & Improvers Learn to swim or improve your stroke get fit improve overall strength & breathing. <u>Bootle Leisure</u>	10:00am – 12:00pm Arts & Craft All abilities make, Cards, Gift Boxes, Calendars Etc <u>Held in the office.</u>	10:30am – 11:30am Walking Group 60–90-minute walk different places each week and finish at a café for light refreshments (Call for weekly starting places)
10:00am – 11:30pm Drop In Pamper Basic Hand, Back & Neck Massage, Reiki <u>Held in Linacre Hub.</u>	9:30am – 12:00pm 30-60 minute walk. Walk & Talking History Group Stepping into the past with local History research, taking photos and making albums, etc. (Call for starting places)	10:00am – 12:00am Institches All abilities in relation to knitting, crocheting. <u>Held in office</u>	10.00-12.00pm 50+ Learn to Swim & Improvers Learn to swim or improve your stroke get fit improve overall strength & breathing Dunes Leisure Southport	
	11:00am – 12:00pm Tai Chi & Meditation Gentle exercise to aid confidence, strength, balance, and breathing. <u>Held in the office.</u>	1:00am – 3:00pm IT Workshop from first touch. Facebook, Skype, Email, Web Browsing Digital Camera's Scan clean amend old photos, videos to DVD. <u>Held in the office.</u>		
	1.00pm-3.30pm Men Behaving Brilliantly Men's group ran by men for men, Quiz, Darts, Cards, Board Games, Tai Chi, Days Out, and a Cuppa <u>Held in the office</u>	1:00pm - 2:30pm It's Never too Late to Feel Great (Women's Group) Weekly weigh-in and chair exercises sessions full body workout improving strength, balance, breathing and confidence. Followed by a cuppa & chat. <u>Held in the office</u>		
Monthly Drop-In Sessions. Please call to reserve your place 0151 330 0479 or 07452 867 648				
01:30pm – 04:30pm Monthly Dance The Beaky Social Club Strand Road Bootle L20 3HL <u>HELD 2nd Monday of each month.</u>	2.30-pm – 3.30pm Beating Loneliness Together Different activities each month reducing isolation & loneliness. Waterloo Community Centre, St Georges Road Waterloo L22 1RD, <u>Held 1st Wednesday of each month.</u>	<u>Like us on Facebook</u> Sefton OPERA Older Persons Project <u>Follow us on X.</u> <u>@SeftonOPERA</u>	We also provide adhoc Chair Exercise Sessions Intergenerational Sessions Pamper Sessions Healthy Living Sessions Destress Sessions Invite us to your groups	
01:30pm – 03:30pm Monthly Dance Atkinson Gallery Lord Street Southport <u>HELD 3rd Monday of each month.</u>	2.00-pm - 3.30pm Drop In Pamper Group & Beating Loneliness Together Different activities each month reducing isolation & loneliness. Quaker Rooms, Court Road Southport PR9 9ER <u>Held 1st Thursday of each month.</u>	 Older Persons Enabling Resource & Action Company Registration No: 3841119 Charity Registration No: 1086437	FOR MORE INFORMATION ON ANY OF OUR DROP-IN SESSIONS PLEASE CALL THE OFFICE ON 0151 330 0479 Mobile: 07452 867 648 admin@seftonopera.org.uk Sefton O.P.E.R.A., St Matthews Church, 410 Stanley Road, Bootle, L20 5AE	

FINANCE Objectives and Activities

Sefton O.P.E.R.A.

Trustees Annual Report

The objects of the charity are to promote any charitable purposes for the benefit of older persons in the borough of Sefton and in particular the advancement of education, the promotion of good health, the prevention of social isolation and the relief of poverty, sickness and distress arising therefrom.

Sefton O.P.E.R.A. is a voluntary organisation working with older people in the community, many experiencing dementia and Alzheimers, often experiencing isolation. Our aim is to enable older people to have choices in relation to their own health. Our outstanding contribution to social welfare and using grass roots to formulate their objectives within the community.

ACHIEVEMENTS AND PERFORMANCE

Last year we concentrated our AGM Report on the volunteers and their achievement, this year we have concentrated our report on our members, the older and vulnerable people who attend our activities, by providing grass roots activities in their own local areas encourages them to become regular members.

Regular attendance to the Health & Wellbeing sessions that Sefton OPERA provide improving both physical and mental health reducing loneliness and isolation and the additional knock-on effects that this has on their health, and by providing a safe and secure place to meet likeminded people supporting each other, and by giving them the skills needed to improve their own health and wellbeing, gives them a purpose and a feeling of being part of their own community again.

Studies show regular attendance to social inclusion activities can improve loneliness, anxiety, depression, stress, dementia, and boost mental wellbeing reduce negative feelings and dejection, and regular attendance to gentle physical activities can improve breathing, balance, reduce falls, increase blood flow, lubricate joints, strengthen muscles, reducing arthritis pain and swelling, reduce blood pressure and cholesterol. Which reduces illnesses such as stroke, heart disease, type 2 diabetes and improves quality of life lowering the risk of dementia. This all has the knock on effect of reducing unnecessary Drs and hospital appointments in a time when the NHS is already struggling to keep up with the needs of their patients.

FINANCIAL REVIEW

The charity was in a satisfactory financial position at 30 September 2025. The operational deficit on the general fund during the year was £52,330 (2024: surplus of £9,179).

As at 30 September 2025 total funds of £48,140 of which £4,818 was held in restricted funds which is therefore not available for the general purposes of the charitable company. Designated funds representing the net book value of fixed assets were £361.

The trustees have considered the need to maintain an appropriate level of reserves for the charity. Consideration has been given to the nature of income and expenditure streams, the need to match income with fixed commitments and the nature of reserves. The trustees have concluded that the following reserves should be maintained.

The trustees wish to have 6 months of total expenditure, based on the last 3 years, in reserve to cover the cost of staff salaries should restricted funding be unexpectedly withdrawn. The average annual expenditure over the last 3 years (2023-2025 inclusive) is £137,646. This equates to a reserve level of £68,823. As at 30 September 2025 the level of reserves held by Sefton O.P.E.R.A. was £42,961, being unrestricted funds less the value of our fixed assets. Current reserves represent 62% of the reserves required to be held by the trustees.

STRUCTURE, GOVERNANCE AND MANAGEMENT

FINANCE Structure Governance & Management

Sefton O.P.E.R.A.

Trustees Annual Report

Sefton O.P.E.R.A. is a company limited by guarantee governed by its Memorandum and Articles of Association dated 14th September 1999. It is registered with the Charity Commission. Anyone over the age of 18 can become a member of the Company and there are currently 6 members (6 in 2022), each of whom agrees to contribute £10 in the event of the charity winding up.

As set out in the Articles of Association, the trustees are elected by members of the charitable company attending the Annual General Meeting. The longest serving one third of trustees retires each year and is able to offer themselves for re-election.

The board of trustees administers the charity.

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager of the charity and any client or supplier is disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year no such related party transactions were reported.

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

The above report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006 and in accordance with the Charities SORP (FRS 102).

Signed on behalf of the board

V. Martlow

Company Secretary

20 March 2026



E.C. Crook

Trustee

20 March 2026



FINANCE Trustees Responsibilities

Sefton O.P.E.R.A.
Trustees Annual Report

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, herein present their report with the unaudited financial statements of the charity for the year ended 30 September 2025.

The financial statements have been prepared in accordance with the accounting policies set out in Note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011, the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 applicable in the UK and Republic of Ireland.

REFERENCE AND ADMINISTRATIVE DETAILS

Company No. 03841119

Charity No. 1086437

Registered Office

St Matthews Community 200
410 Stanley Road
Bootle
L20 5AE

Directors and Trustees

The Directors of the charitable company are its Trustees for the purposes of charity law.
The following Directors and Trustees served during the year:

M.J. Bates
E.C. Crook

K. Dixon

(Resigned 21
October 2025)

R.J. Forster
M. Richardson
P. White

Company Secretary

V. Martlow

Accountants

Sefton Council for Voluntary Service
Burlington House
Crosby Road North
Waterloo
Liverpool
L22 0LG

FINANCE Independent Examiners Report

Sefton O.P.E.R.A.
Independent Examiners Report

Independent Examiner's Report to the trustees of Sefton O.P.E.R.A.

I report to the charity trustees on my examination of the financial statements of Sefton O.P.E.R.A. for the year ended 30 September 2025 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Responsibilities and basis of report

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

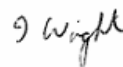
Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's financial statements as carried out under section 145 of the Charities 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 can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements under section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the Charities SORP (FRS 102).

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



Ian Wright
Chartered Accountant
Sefton Council for Voluntary Service
Burlington House
Crosby Road North
Waterloo
Liverpool
L22 0LG
20 March 2026

FINANCE Statement of Financial Activities

Sefton O.P.E.R.A.
Statement of Financial Activities
for the year ended 30 September 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
	Notes				
Income and endowments from:					
Donations and legacies	4	23,418	54,932	78,350	107,810
Investments	5	3	-	3	22
Total		23,421	54,932	78,353	107,832
Expenditure on:					
Charitable activities	6	75,751	55,948	131,699	137,593
Total		75,751	55,948	131,699	137,593
Net gains on investments		-	-	-	-
Net expenditure	7	(52,330)	(1,016)	(53,346)	(29,761)
Transfers between funds		-	-	-	-
Net expenditure before other gains/(losses)		(52,330)	(1,016)	(53,346)	(29,761)
Other gains and losses					
Net movement in funds		(52,330)	(1,016)	(53,346)	(29,761)
Reconciliation of funds:					
Total funds brought forward		95,652	5,834	101,486	131,247
Total funds carried forward		43,322	4,818	48,140	101,486

FINANCE Balance Sheet

Sefton O.P.E.R.A.
Balance Sheet
at 30 September 2025

Company No.	03841119	Notes	2025 £	2024 £
Fixed assets				
Tangible assets	9	361	452	
		361	452	
Current assets				
Debtors	10	975	1,935	
Cash at bank and in hand		47,974	99,399	
		48,949	101,334	
Creditors: Amount falling due within one year	11	(1,170)	(300)	
Net current assets		47,779	101,034	
Total assets less current liabilities		48,140	101,486	
Net assets excluding pension asset or liability		48,140	101,486	
Total net assets		48,140	101,486	
The funds of the charity				
Restricted funds				
Restricted income funds	12	4,818	5,834	
		4,818	5,834	
Unrestricted funds				
General funds	12	42,961	95,200	
Designated funds		361	452	
		43,322	95,652	
Reserves				
	12			
Total funds		48,140	101,486	

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

For the year ended 30 September 2025 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

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

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

Approved by the board on 20 March 2026

And signed on its behalf by:

E.C. Crook
Trustee
20 March 2026



FINANCE Accounting Policies

These summarized accounts are an extract from the statutory annual report and accounts of Sefton O.P.E.R.A (Older Persons Enabling Resource & Action) for the financial year ended 30th September 2025 and which have been Independently Examined by Sefton CVS (Council for Voluntary Services) Community Accountants.

The examiners have confirmed to the trustees that these summarized accounts are consistent with the full annual accounts of the charity for the year ended 30th September 2025.

The full annual accounts and Trustees report of the charity were approved by the Trustees and signed on their behalf on 20th March 2026. They will be submitted to the Charity Commission and Companies House by 1st June 2026.

Copies of the charity's full annual accounts and the independent examiners report on those accounts and the Trustees report may be obtained from Sefton O.P.E.R.A St Matthews Church, 410 Stanley Road, Bootle, L20 5AE.

Signed on behalf of the Trustees



Cathy Crook Chair Person

20th March 2026

Sefton O.P.E.R.A would like to thank the following funders:

Albert Hunt	Burbo Bank	Eleanor Rathbone
Elizabeth Rathbone	Hemby Trust	Heritage Lottery
Sefton Council	The Duchy of Lancaster	The Linacre 500
UK SPF	Sefton CVS Warm Coat, Warm Space, Community resilience	



**Older Person Project
Putting People First**

St Matthews Church
410 Stanley Road
Bootle, L20 5AE

Main Telephone: 0151 330 0479
Mobile: 07452 867 648
Email: admin@seftonopera.org.uk

Website: www.seftonopera.org.uk

Company Registration No: 03841119
Charity Registration No: 1086437

Sefton O.P.E.R.A.

Charity No. 1086437

Company No. 03841119

Trustees' Report and Unaudited Accounts

30 September 2025

Sefton O.P.E.R.A.

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**Sefton O.P.E.R.A.
Trustees Annual Report**

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, herein present their report with the unaudited financial statements of the charity for the year ended 30 September 2025.

The financial statements have been prepared in accordance with the accounting policies set out in Note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011, the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 applicable in the UK and Republic of Ireland.

REFERENCE AND ADMINISTRATIVE DETAILS

Company No. 03841119

Charity No. 1086437

Registered Office

St Matthews Community 200
410 Stanley Road
Bootle
L20 5AE

Directors and Trustees

The Directors of the charitable company are its Trustees for the purposes of charity law.
The following Directors and Trustees served during the year:

M.J. Bates
E.C. Crook

K. Dixon

(Resigned 21
October 2025)

R.J. Forster
M. Richardson
P. White

Company Secretary

V. Martlow

Accountants

Sefton Council for Voluntary Service
Burlington House
Crosby Road North
Waterloo
Liverpool
L22 0LG

OBJECTIVES AND ACTIVITIES

Sefton O.P.E.R.A.

Trustees Annual Report

The objects of the charity are to promote any charitable purposes for the benefit of older persons in the borough of Sefton and in particular the advancement of education, the promotion of good health, the prevention of social isolation and the relief of poverty, sickness and distress arising therefrom.

Sefton O.P.E.R.A. is a voluntary organisation working with older people in the community, many experiencing dementia and Alzheimers, often experiencing isolation. Our aim is to enable older people to have choices in relation to their own health. Our outstanding contribution to social welfare and using grass roots to formulate their objectives within the community.

ACHIEVEMENTS AND PERFORMANCE

Last year we concentrated our AGM Report on the volunteers and their achievement, this year we have concentrated our report on our members, the older and vulnerable people who attend our activities, by providing grass roots activities in their own local areas encourages them to become regular members.

Regular attendance to the Health & Wellbeing sessions that Sefton OPERA provide improving both physical and mental health reducing loneliness and isolation and the additional knock-on effects that this has on their health, and by providing a safe and secure place to meet likeminded people supporting each other, and by giving them the skills needed to improve their own health and wellbeing, gives them a purpose and a feeling of being part of their own community again.

Studies show regular attendance to social inclusion activities can improve loneliness, anxiety, depression, stress, dementia, and boost mental wellbeing reduce negative feelings and dejection, and regular attendance to gentle physical activities can improve breathing, balance, reduce falls, increase blood flow, lubricate joints, strengthen muscles, reducing arthritis pain and swelling, reduce blood pressure and cholesterol. Which reduces illnesses such as stroke, heart disease, type 2 diabetes and improves quality of life lowering the risk of dementia. This all has the knock on effect of reducing unnecessary Drs and hospital appointments in a time when the NHS is already struggling to keep up with the needs of their patients.

FINANCIAL REVIEW

The charity was in a satisfactory financial position at 30 September 2025. The operational deficit on the general fund during the year was £52,330 (2024: surplus of £9,179).

As at 30 September 2025 total funds of £48,140 of which £4,818 was held in restricted funds which is therefore not available for the general purposes of the charitable company. Designated funds representing the net book value of fixed assets were £361.

The trustees have considered the need to maintain an appropriate level of reserves for the charity. Consideration has been given to the nature of income and expenditure streams, the need to match income with fixed commitments and the nature of reserves. The trustees have concluded that the following reserves should be maintained.

The trustees wish to have 6 months of total expenditure, based on the last 3 years, in reserve to cover the cost of staff salaries should restricted funding be unexpectedly withdrawn. The average annual expenditure over the last 3 years (2023-2025 inclusive) is £137,646. This equates to a reserve level of £68,823. As at 30 September 2025 the level of reserves held by Sefton O.P.E.R.A. was £42,961, being unrestricted funds less the value of our fixed assets. Current reserves represent 62% of the reserves required to be held by the trustees.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Sefton O.P.E.R.A.

Trustees Annual Report

Sefton O.P.E.R.A. is a company limited by guarantee governed by its Memorandum and Articles of Association dated 14th September 1999. It is registered with the Charity Commission. Anyone over the age of 18 can become a member of the Company and there are currently 6 members (6 in 2022), each of whom agrees to contribute £10 in the event of the charity winding up.

As set out in the Articles of Association, the trustees are elected by members of the charitable company attending the Annual General Meeting. The longest serving one third of trustees retires each year and is able to offer themselves for re-election.

The board of trustees administers the charity.


None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager of the charity and any client or supplier is disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year no such related party transactions were reported.

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

The above report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006 and in accordance with the Charities SORP (FRS 102).

Signed on behalf of the board

V. Martlow
Company Secretary
20 March 2026



E.C. Crook
Trustee
20 March 2026



Sefton O.P.E.R.A.

Independent Examiners Report

Independent Examiner's Report to the trustees of Sefton O.P.E.R.A.

I report to the charity trustees on my examination of the financial statements of Sefton O.P.E.R.A. for the year ended 30 September 2025 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Responsibilities and basis of report

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

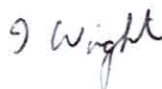
Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's financial statements as carried out under section 145 of the Charities 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 can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements under section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the Charities SORP (FRS 102).

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



Ian Wright
Chartered Accountant
Sefton Council for Voluntary Service
Burlington House
Crosby Road North
Waterloo
Liverpool
L22 0LG
20 March 2026

Sefton O.P.E.R.A.
Statement of Financial Activities
for the year ended 30 September 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
	Notes				
Income and endowments from:					
Donations and legacies	4	23,418	54,932	78,350	107,810
Investments	5	3	-	3	22
Total		23,421	54,932	78,353	107,832
Expenditure on:					
Charitable activities	6	75,751	55,948	131,699	137,593
Total		75,751	55,948	131,699	137,593
Net gains on investments		-	-	-	-
Net expenditure	7	(52,330)	(1,016)	(53,346)	(29,761)
Transfers between funds		-	-	-	-
Net expenditure before other gains/(losses)		(52,330)	(1,016)	(53,346)	(29,761)
Other gains and losses					
Net movement in funds		(52,330)	(1,016)	(53,346)	(29,761)
Reconciliation of funds:					
Total funds brought forward		95,652	5,834	101,486	131,247
Total funds carried forward		43,322	4,818	48,140	101,486

Sefton O.P.E.R.A.**Balance Sheet**

at 30 September 2025

Company No. 03841119	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	9	361	452
		<u>361</u>	<u>452</u>
Current assets			
Debtors	10	975	1,935
Cash at bank and in hand		47,974	99,399
		<u>48,949</u>	<u>101,334</u>
Creditors: Amount falling due within one year	11	(1,170)	(300)
Net current assets		<u>47,779</u>	<u>101,034</u>
Total assets less current liabilities		<u>48,140</u>	<u>101,486</u>
Net assets excluding pension asset or liability		<u>48,140</u>	<u>101,486</u>
Total net assets		<u>48,140</u>	<u>101,486</u>
The funds of the charity			
Restricted funds	12		
Restricted income funds		4,818	5,834
		<u>4,818</u>	<u>5,834</u>
Unrestricted funds	12		
General funds		42,961	95,200
Designated funds		361	452
		<u>43,322</u>	<u>95,652</u>
Reserves	12		
Total funds		<u>48,140</u>	<u>101,486</u>

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

For the year ended 30 September 2025 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

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

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

Approved by the board on 20 March 2026

And signed on its behalf by:

E.C. Crook
Trustee

20 March 2026



1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity 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 note. The functional currency used is the £ Sterling.

Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The functional currency used is the £ Sterling.

Preparation of the accounts on a going concern basis

At the time of approving the accounts, the trustees' have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. As such these accounts have been prepared under the going concern basis.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Sefton O.P.E.R.A.

Notes to the Accounts

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

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

Trade and other debtors

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

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the company pays fixed contributions into a separate entity. Once the contributions have been paid the company has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the company in independently administered funds.

2 Company status

The company is a private company limited by guarantee and consequently does not have share capital.

3 Statement of Financial Activities - prior year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Income and endowments from:			
Donations and legacies	36,571	71,239	107,810
Investments	22	-	22
Total	36,593	71,239	107,832
Expenditure on:			
Charitable activities	27,529	110,064	137,593
Total	27,529	110,064	137,593
Net income	9,064	(38,825)	(29,761)
Net income before other gains/(losses)	9,064	(38,825)	(29,761)
Other gains and losses:			
Net movement in funds	9,064	(38,825)	(29,761)
Reconciliation of funds:			
Total funds brought forward	86,588	44,659	131,247
Total funds carried forward	95,652	5,834	101,486

4 Income from donations and legacies

	Unrestricted £	Restricted £	Total 2025 £	Total 2024 £
Donations	20,303	-	20,303	19,753
Grants	3,115	54,932	58,047	88,057
	23,418	54,932	78,350	107,810

5 Income from investments

	Unrestricted £	Total 2025 £	Total 2024 £
Interest Receivable	3	3	22
	3	3	22

6 Expenditure on charitable activities

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
<i>Expenditure on charitable activities</i>				
The benefit of older persons in Sefton	111	9,471	9,582	19,092
<i>Admin costs</i>				
Employee costs	59,318	44,090	103,408	100,985
Motor and travel costs	2,510	-	2,510	636
Premises costs	4,873	2,387	7,260	6,985
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	91	-	91	115
General administrative costs	7,648	-	7,648	8,180
Legal and professional costs	1,200	-	1,200	1,600
	<u>75,751</u>	<u>55,948</u>	<u>131,699</u>	<u>137,593</u>

7 Net expenditure before transfers

	2025	2024
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	91	115

8 Staff costs

	2025	2024
Salaries and wages	94,098	87,696
Social security costs	3,663	8,223
Pension costs	5,647	5,066
	<u>103,408</u>	<u>100,985</u>

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

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

	2025 Number	2024 Number
Work with older people	<u>4</u>	<u>4</u>
	<u>4</u>	<u>4</u>

Sefton O.P.E.R.A.
Notes to the Accounts

9 Tangible fixed assets

	£	£	£
Cost or revaluation			
At 1 October 2024	16,233	9,311	25,544
At 30 September 2025	16,233	9,311	25,544
Depreciation and impairment			
At 1 October 2024	15,803	9,289	25,092
Depreciation charge for the year	86	5	91
At 30 September 2025	15,889	9,294	25,183
Net book values			
At 30 September 2025	344	17	361
At 30 September 2024	430	22	452

10 Debtors

	2025	2024
	£	£
Trade debtors	975	1,935
	975	1,935

11 Creditors:

amounts falling due within one year

	2025	2024
	£	£
Other taxes and social security	95	-
Other creditors	775	-
Accruals	300	300
	1,170	300

12 Movement in funds

	At 1 October 2024	Incoming resources (including other gains/losses) £	Resources expended £	Gross transfers £	At 30 September 2025 £
Restricted funds:					
Restricted income funds:					
Sefton MBC	-	21,112	(21,112)	-	-
The Duchy of Lancaster	-	1,800	(1,800)	-	-
Eleanor Rathbone	-	3,500	(3,104)	-	396
Elizabeth Rathbone	-	5,000	(4,567)	-	433
Hemby Trust	-	1,500	(1,058)	-	442
Albert Hunt	-	3,000	(2,387)	-	613
Burbo Bank	2,576	9,817	(12,393)	-	-
Sefton CVS Community Resilience	-	1,600	(1,331)	-	269
Heritage Lottery	1,400	-	(1,400)	-	-
Sefton CVS Warm Coat	-	6,000	(3,757)	-	2,243
Sefton CVS Warm Spaces	360	1,000	(938)	-	422
The Linacre 500	-	500	(500)	-	-
UK Shared Prosperity Fund	1,498	103	(1,601)	-	-
Total	5,834	54,932	(55,948)	-	4,818
Unrestricted funds:					
General funds	95,200	23,421	(75,751)	91	42,961
Designated funds:					
Fixed Asset Fund	452	-	-	(91)	361
Total	452	-	-	(91)	361
Total funds	101,486	78,353	(131,699)	-	48,140

Purposes and restrictions in relation to the funds:

Restricted funds:

Sefton MBC	Salaries
The Duchy of Lancaster	Training for volunteers and swimming sessions
Eleanor Rathbone	Core costs (including part salary)
Elizabeth Rathbone	Core costs (including part salary)
Hemby Trust	Core cost development worker
Albert Hunt	Running costs
Burbo Bank	Running costs
Sefton CVS Community Resilience	Beating loneliness together
Heritage Lottery	Running costs

Sefton O.P.E.R.A.**Notes to the Accounts**

Sefton CVS Warm Coat	Warm coat project
Sefton CVS Warm Spaces	Warm spaces project
The Linacre 500	Community meals
UK Shared Prosperity Fund	Information Technology
Designated funds:	
Fixed Asset Fund	Replacement of fixed assets

13 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total
	£	£	£
Fixed assets	361	-	361
Net current assets	42,961	4,818	47,779
	<u>43,322</u>	<u>4,818</u>	<u>48,140</u>

14 Reconciliation of net cash / (net debt)

	At 1 October 2024	Cash flows	At 30 September 2025
	£	£	£
Cash and cash equivalents	99,399	(51,425)	47,974
	<u>99,399</u>	<u>(51,425)</u>	<u>47,974</u>
Net cash / (net debt)	<u>99,399</u>	<u>(51,425)</u>	<u>47,974</u>

FRS 102 requires an entity to report changes in net debt in the accounting period. Sefton O.P.E.R.A does not carry any debt or other borrowings and has a positive net cash position

15 Commitments***Pension commitments***

	2025	2024
	£	£
The pension cost charge to the company amounted to:	<u>5,647</u>	<u>5,066</u>

16 Related party disclosures***Controlling party***

The company is limited by guarantee and has no share capital; thus no single party controls the company.

Sefton O.P.E.R.A.

Charity No. 1086437

Company No. 03841119

Trustees' Report and Unaudited Accounts

30 September 2025

Sefton O.P.E.R.A.

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Charity No. 1086437

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L20 5AE

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The following Directors and Trustees served during the year:

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E.C. Crook

K. Dixon

(Resigned 21
October 2025)

R.J. Forster
M. Richardson
P. White

Company Secretary

V. Martlow

Accountants

Sefton Council for Voluntary Service
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OBJECTIVES AND ACTIVITIES

Sefton O.P.E.R.A.

Trustees Annual Report

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Sefton O.P.E.R.A. is a voluntary organisation working with older people in the community, many experiencing dementia and Alzheimers, often experiencing isolation. Our aim is to enable older people to have choices in relation to their own health. Our outstanding contribution to social welfare and using grass roots to formulate their objectives within the community.

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Last year we concentrated our AGM Report on the volunteers and their achievement, this year we have concentrated our report on our members, the older and vulnerable people who attend our activities, by providing grass roots activities in their own local areas encourages them to become regular members.

Regular attendance to the Health & Wellbeing sessions that Sefton OPERA provide improving both physical and mental health reducing loneliness and isolation and the additional knock-on effects that this has on their health, and by providing a safe and secure place to meet likeminded people supporting each other, and by giving them the skills needed to improve their own health and wellbeing, gives them a purpose and a feeling of being part of their own community again.

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FINANCIAL REVIEW

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As at 30 September 2025 total funds of £48,140 of which £4,818 was held in restricted funds which is therefore not available for the general purposes of the charitable company. Designated funds representing the net book value of fixed assets were £361.

The trustees have considered the need to maintain an appropriate level of reserves for the charity. Consideration has been given to the nature of income and expenditure streams, the need to match income with fixed commitments and the nature of reserves. The trustees have concluded that the following reserves should be maintained.

The trustees wish to have 6 months of total expenditure, based on the last 3 years, in reserve to cover the cost of staff salaries should restricted funding be unexpectedly withdrawn. The average annual expenditure over the last 3 years (2023-2025 inclusive) is £137,646. This equates to a reserve level of £68,823. As at 30 September 2025 the level of reserves held by Sefton O.P.E.R.A. was £42,961, being unrestricted funds less the value of our fixed assets. Current reserves represent 62% of the reserves required to be held by the trustees.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Sefton O.P.E.R.A.

Trustees Annual Report

Sefton O.P.E.R.A. is a company limited by guarantee governed by its Memorandum and Articles of Association dated 14th September 1999. It is registered with the Charity Commission. Anyone over the age of 18 can become a member of the Company and there are currently 6 members (6 in 2022), each of whom agrees to contribute £10 in the event of the charity winding up.

As set out in the Articles of Association, the trustees are elected by members of the charitable company attending the Annual General Meeting. The longest serving one third of trustees retires each year and is able to offer themselves for re-election.

The board of trustees administers the charity.

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager of the charity and any client or supplier is disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year no such related party transactions were reported.

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

The above report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006 and in accordance with the Charities SORP (FRS 102).

Signed on behalf of the board

V. Martlow
Company Secretary
20 March 2026



E.C. Crook
Trustee
20 March 2026



Sefton O.P.E.R.A.

Independent Examiners Report

Independent Examiner's Report to the trustees of Sefton O.P.E.R.A.

I report to the charity trustees on my examination of the financial statements of Sefton O.P.E.R.A. for the year ended 30 September 2025 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Responsibilities and basis of report

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

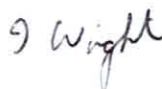
Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's financial statements as carried out under section 145 of the Charities 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 can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements under section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the Charities SORP (FRS 102).

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



Ian Wright
Chartered Accountant
Sefton Council for Voluntary Service
Burlington House
Crosby Road North
Waterloo
Liverpool
L22 0LG
20 March 2026

Sefton O.P.E.R.A.
Statement of Financial Activities
for the year ended 30 September 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
	Notes				
Income and endowments					
from:					
Donations and legacies	4	23,418	54,932	78,350	107,810
Investments	5	3	-	3	22
Total		23,421	54,932	78,353	107,832
Expenditure on:					
Charitable activities	6	75,751	55,948	131,699	137,593
Total		75,751	55,948	131,699	137,593
Net gains on investments		-	-	-	-
Net expenditure	7	(52,330)	(1,016)	(53,346)	(29,761)
Transfers between funds		-	-	-	-
Net expenditure before other gains/(losses)		(52,330)	(1,016)	(53,346)	(29,761)
Other gains and losses					
Net movement in funds		(52,330)	(1,016)	(53,346)	(29,761)
Reconciliation of funds:					
Total funds brought forward		95,652	5,834	101,486	131,247
Total funds carried forward		43,322	4,818	48,140	101,486

Sefton O.P.E.R.A.**Balance Sheet**

at 30 September 2025

Company No.	03841119	Notes	2025 £	2024 £
Fixed assets				
Tangible assets		9	361	452
			<u>361</u>	<u>452</u>
Current assets				
Debtors		10	975	1,935
Cash at bank and in hand			47,974	99,399
			<u>48,949</u>	<u>101,334</u>
Creditors: Amount falling due within one year		11	(1,170)	(300)
Net current assets			<u>47,779</u>	<u>101,034</u>
Total assets less current liabilities			<u>48,140</u>	<u>101,486</u>
Net assets excluding pension asset or liability			<u>48,140</u>	<u>101,486</u>
Total net assets			<u>48,140</u>	<u>101,486</u>
The funds of the charity				
Restricted funds				
Restricted income funds		12	4,818	5,834
			<u>4,818</u>	<u>5,834</u>
Unrestricted funds				
General funds		12	42,961	95,200
Designated funds			361	452
			<u>43,322</u>	<u>95,652</u>
Reserves		12		
Total funds			<u>48,140</u>	<u>101,486</u>

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

For the year ended 30 September 2025 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

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

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

Approved by the board on 20 March 2026

And signed on its behalf by:

E.C. Crook
Trustee

20 March 2026



1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity 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 note. The functional currency used is the £ Sterling.

Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The functional currency used is the £ Sterling.

Preparation of the accounts on a going concern basis

At the time of approving the accounts, the trustees' have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. As such these accounts have been prepared under the going concern basis.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Sefton O.P.E.R.A.

Notes to the Accounts

Income

Recognition of income Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.

Income with related expenditure Where income has related expenditure the income and related expenditure is reported gross in the SoFA.

Donations and legacies Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.

Tax reclaims on donations and gifts Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.

Donated services and facilities These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.

Volunteer help The value of any volunteer help received is not included in the accounts.

Investment income This is included in the accounts when receivable.

Gains/(losses) on revaluation of fixed assets This includes any gain or loss resulting from revaluing investments to market value at the end of the year.

Gains/(losses) on investment assets This includes any gain or loss on the sale of investments.

Expenditure

Recognition of expenditure Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Expenditure on raising funds These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.

Expenditure on charitable activities These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.

Grants payable All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.

Governance costs These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.

Other expenditure These are support costs not allocated to a particular activity.

Taxation

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

Trade and other debtors

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

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the company pays fixed contributions into a separate entity. Once the contributions have been paid the company has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the company in independently administered funds.

2 Company status

The company is a private company limited by guarantee and consequently does not have share capital.

3 Statement of Financial Activities - prior year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Income and endowments from:			
Donations and legacies	36,571	71,239	107,810
Investments	22	-	22
Total	36,593	71,239	107,832
Expenditure on:			
Charitable activities	27,529	110,064	137,593
Total	27,529	110,064	137,593
Net income	9,064	(38,825)	(29,761)
Net income before other gains/(losses)	9,064	(38,825)	(29,761)
Other gains and losses:			
Net movement in funds	9,064	(38,825)	(29,761)
Reconciliation of funds:			
Total funds brought forward	86,588	44,659	131,247
Total funds carried forward	95,652	5,834	101,486

4 Income from donations and legacies

	Unrestricted £	Restricted £	Total 2025 £	Total 2024 £
Donations	20,303	-	20,303	19,753
Grants	3,115	54,932	58,047	88,057
	23,418	54,932	78,350	107,810

5 Income from investments

	Unrestricted £	Total 2025 £	Total 2024 £
Interest Receivable	3	3	22
	3	3	22

6 Expenditure on charitable activities

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
<i>Expenditure on charitable activities</i>				
The benefit of older persons in Sefton	111	9,471	9,582	19,092
<i>Admin costs</i>				
Employee costs	59,318	44,090	103,408	100,985
Motor and travel costs	2,510	-	2,510	636
Premises costs	4,873	2,387	7,260	6,985
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	91	-	91	115
General administrative costs	7,648	-	7,648	8,180
Legal and professional costs	1,200	-	1,200	1,600
	<u>75,751</u>	<u>55,948</u>	<u>131,699</u>	<u>137,593</u>

7 Net expenditure before transfers

	2025	2024
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	91	115

8 Staff costs

	2025	2024
Salaries and wages	94,098	87,696
Social security costs	3,663	8,223
Pension costs	5,647	5,066
	<u>103,408</u>	<u>100,985</u>

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

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

	2025 Number	2024 Number
Work with older people	<u>4</u>	<u>4</u>
	<u>4</u>	<u>4</u>

Sefton O.P.E.R.A.
Notes to the Accounts

9 Tangible fixed assets

	£	£	£
Cost or revaluation			
At 1 October 2024	16,233	9,311	25,544
At 30 September 2025	16,233	9,311	25,544
Depreciation and impairment			
At 1 October 2024	15,803	9,289	25,092
Depreciation charge for the year	86	5	91
At 30 September 2025	15,889	9,294	25,183
Net book values			
At 30 September 2025	344	17	361
At 30 September 2024	430	22	452

10 Debtors

	2025	2024
	£	£
Trade debtors	975	1,935
	975	1,935

11 Creditors:

amounts falling due within one year

	2025	2024
	£	£
Other taxes and social security	95	-
Other creditors	775	-
Accruals	300	300
	1,170	300

12 Movement in funds

	At 1 October 2024	Incoming resources (including other gains/losses) £	Resources expended £	Gross transfers £	At 30 September 2025 £
Restricted funds:					
Restricted income funds:					
Sefton MBC	-	21,112	(21,112)	-	-
The Duchy of Lancaster	-	1,800	(1,800)	-	-
Eleanor Rathbone	-	3,500	(3,104)	-	396
Elizabeth Rathbone	-	5,000	(4,567)	-	433
Hemby Trust	-	1,500	(1,058)	-	442
Albert Hunt	-	3,000	(2,387)	-	613
Burbo Bank	2,576	9,817	(12,393)	-	-
Sefton CVS Community Resilience	-	1,600	(1,331)	-	269
Heritage Lottery	1,400	-	(1,400)	-	-
Sefton CVS Warm Coat	-	6,000	(3,757)	-	2,243
Sefton CVS Warm Spaces	360	1,000	(938)	-	422
The Linacre 500	-	500	(500)	-	-
UK Shared Prosperity Fund	1,498	103	(1,601)	-	-
Total	5,834	54,932	(55,948)	-	4,818
Unrestricted funds:					
General funds	95,200	23,421	(75,751)	91	42,961
Designated funds:					
Fixed Asset Fund	452	-	-	(91)	361
Total	452	-	-	(91)	361
Total funds	101,486	78,353	(131,699)	-	48,140

Purposes and restrictions in relation to the funds:

Restricted funds:

Sefton MBC	Salaries
The Duchy of Lancaster	Training for volunteers and swimming sessions
Eleanor Rathbone	Core costs (including part salary)
Elizabeth Rathbone	Core costs (including part salary)
Hemby Trust	Core cost development worker
Albert Hunt	Running costs
Burbo Bank	Running costs
Sefton CVS Community Resilience	Beating loneliness together
Heritage Lottery	Running costs

Sefton O.P.E.R.A.**Notes to the Accounts**

Sefton CVS Warm Coat	Warm coat project
Sefton CVS Warm Spaces	Warm spaces project
The Linacre 500	Community meals
UK Shared Prosperity Fund	Information Technology
Designated funds:	
Fixed Asset Fund	Replacement of fixed assets

13 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total
	£	£	£
Fixed assets	361	-	361
Net current assets	42,961	4,818	47,779
	<u>43,322</u>	<u>4,818</u>	<u>48,140</u>

14 Reconciliation of net cash / (net debt)

	At 1 October 2024	Cash flows	At 30 September 2025
	£	£	£
Cash and cash equivalents	99,399	(51,425)	47,974
	<u>99,399</u>	<u>(51,425)</u>	<u>47,974</u>
Net cash / (net debt)	<u>99,399</u>	<u>(51,425)</u>	<u>47,974</u>

FRS 102 requires an entity to report changes in net debt in the accounting period. Sefton O.P.E.R.A does not carry any debt or other borrowings and has a positive net cash position

15 Commitments***Pension commitments***

	2025	2024
	£	£
The pension cost charge to the company amounted to:	<u>5,647</u>	<u>5,066</u>

16 Related party disclosures***Controlling party***

The company is limited by guarantee and has no share capital; thus no single party controls the company.