



Our annual report

Annual report of the Trustees and
Financial Statements for the year
ended 31 March 2025

Charity no. 1090445. Company no. 04292896



Our Chair and Deputy Chair of Trustees
Gurbax (Julie) Kaur and Sue Robson

Contents

Introduction	4
Our year in numbers	8
Our strategic outcomes	10
Campaigning	12
Our services	14
Our volunteers	18
Fundraising	20
Corporate governance	24
Trustees and Principal Officers	27
Financial summary	28
Auditors report	32
Financial statements	38
Our offices	55

Introduction

This year, as with every year, we have continued to see increasing demand for our services. The number of visitors to our office at Bellstone continues to grow as do calls and enquiries from across the county. We are proud of our ability to still reach out to older people in their own communities, largely due to the fantastic spread of volunteers that we have across the county.

The older, and old, population of Shropshire continues to grow whilst Telford, as a new town is experiencing a huge growth in its older population, especially those over the age of 80. In addition, we are seeing significant pressures on some services such as benefits advice and befriending. The changes to the Winter Fuel Payment created unprecedented demand for benefits advice and we are very proud that we have achieved an amazing figure of over £5m in benefits income for older people this year.

We continue to have growing demand for our befriending services too. In line with the national picture around volunteering we are struggling to recruit enough volunteers to meet this demand and, sadly, currently have a waiting list for befrienders. We try, where possible, to provide a telephone befriending service while people are waiting for a match, and we are looking at ever more creative ways to meet people's needs.

As the statutory services in the county struggle with their own resources we are also experiencing a growth in the numbers of older people with complex needs who are approaching us for help because they are unable to find support elsewhere. Sometimes we may not be the best placed organisation to support those individuals, as we may not have the skills necessary.

However, we pride ourselves on our creativity and flexibility in trying to find ways to make the best use of our resources to support and help as many people as possible and we are working alongside our voluntary and statutory partners and funders to identify gaps in services and find ways to meet these ever-increasing needs.

We concluded the work and discussions around the new Age UK Brand Partnership and, in December 2024, signed the new agreement. In the coming months you will see our new strapline 'Let's change how we age' appearing on our communications, reflecting our intentions to continue to campaign for a better later life for all older people.

Our budgets continue to be under pressure due to the increasing demand and ever-increasing costs. We have worked hard to bring our expenditure back into balance and were anticipating a break-even year. However, the ongoing volatility due to national and international issues mean that we are once again facing a deficit budget this year. We will be working hard to bring this back into balance in the coming year.

Increasing our income generation in order to increase our activities and help more older and old people continues to be a key strand of our work and, despite a difficult landscape, we have continued

to increase and develop our fundraising activities. We have bucked the national trends by slowly but surely increasing the number of regular donors that we have, and we are incredibly grateful to every one of you for your help.

We were also successful in securing funding from our statutory partners and grant givers to continue to provide information and advice services across the county. The tender for Shropshire's preventative services, including day centres, befriending and wellbeing activities was put back for another year and so we will be aiming to secure some funding to continue these essential services during the coming year.

We are working hard with an increasing number of corporate partners and sponsors, as you will see in the Fundraising section of this report, and these are developing into some fantastic relationships which support our work with older people.

As always, we conclude with thanks to all the amazing volunteers, staff and funders who support us, but this year give special thanks to:

Sue Robson who stood down as Chair at the end of her term of office. Sue made, and continues to make, an enormous contribution to the organisation.

Julie Kaur who stood into the role of Chair to take over from Sue and is

already proving her worth in fundraising for us!

David Bell, one of our longest running trustees who stood down after many years. We thank him for the fantastic contribution he made and all the support he gave the staff.

David Robson who stood down at the end of his term. Thanks to Dave for all the support he gave us and for chairing our Equality & Diversity group.

David Stacey who stood down from his role as Patron, many thanks to him for all his support over the years.

Gurbax (Julie) Kaur and Sue Robson,
Chair and Deputy Chair of Trustees
&
Heather Osborne, Chief Executive



Our day centre members benefitted from
Christmas gifts as part of a partnership with Dunelm

22

day centres
supported



117 people
supported to
become more
digitally included

486

attendances
at our dementia
support respite
sessions



12,641

attendances
at our
wellbeing and
activity groups



61,162

hours of
support
provided by
Help at Home

1079

new advocacy
cases dealt with



159

Lasting Powers
of Attorney
completed



£5.3m

in additional
benefits raised
for local older
people



409 pieces
of equipment
provided by our
trusted assessor

115 people called by
our telephone buddies
every week



Our strategic outcomes

Age UK Shropshire Telford & Wrekin is a local charity that is driven by the needs of local older people, with a passion to help them fulfil their aspirations. Our staff and volunteers strive to achieve our mission to 'work with and for older people to improve the quality of later life', which is the very essence of our existence. Our vision is one where every older person feels included and valued and we actively seek their views about the issues that affect them.

We reduce the risk of isolation and loneliness to older people by:

- Developing and supporting physical and digital activities which encourage and help older people to have better mental health, be active in their communities and keep in touch with family and friends;
- Maintaining our friendship support services and actively seeking ways to broaden our reach, especially to minority groups;
- Encouraging people to volunteer and discover its benefits; and
- Working closely with other local organisations, businesses and partners.

We help older people maintain and optimise their independence by:

- Providing a practical Help at Home service to meet need and demand;
- Developing our service to provide respite care for people with dementia;
- Continuing to provide supported signposting within the health service;
- Delivering a Digital Inclusion service to assist older people with technology; and
- Increasing our wellbeing pursuits and working with others to provide activities that keep older people independent, fit and active.

We keep older people informed and support them to assert their rights effectively to access the services they need by:

- Providing a free, accessible information and advice service to older people, their families and carers;
- Offering independent and trustworthy advocacy support to enable older people to make decisions which affect their lives;
- Maximising older people's income through benefits advice;
- Working with older people in rural areas;
- Challenging service decisions that negatively affect our beneficiaries; and
- Continuing to generate income through fundraising, donations and sponsorship to support the free services we offer.

We ensure the voices of older people are heard by:

- Actively seeking and listening to the views of older people about the services they access to shape future provision;
- Campaigning and influencing locally to raise awareness of issues affecting local older people and supporting nationwide campaigns;
- Broadening our outreach work and engagement with older people;
- Participating within the Age UK family to create a stronger voice and learn from other Age UKs across the country;
- Being as inclusive as possible in all we do; and
- Working closely with our partners, businesses, local authorities and the health service.

Campaigning

‘You have helped me to continue to live in my own home.’

Client feedback

We campaign on issues which affect older people both locally and nationally to use our voice to influence decision makers about things which impact on older people’s lives.

This winter was very busy with the announcement of the cut to the Winter Fuel Payment which meant only those receiving Pension Credit or other means tested benefits would receive it. We worked in partnership with Age UK to campaign and encourage people to sign the national petition to stop the changes. Thankfully with this campaign, we were able to generate additional funding for our information and advice service to assist local older people to fill in their applications for Pension Credit and raise awareness to other benefits older people may be entitled to.

Digital exclusion is still an ongoing campaign this year with more and more public services becoming online only. Our digital inclusion team continue to increase in popularity with local older people taking up the service. The team have formed partnerships with the NHS to teach people how to use the NHS app and Telford & Wrekin Council to launch 6-week workshops across areas of Telford to support people to use online services.

Campaigning

Below is just a small example of some of the activities we undertook:

Dementia Action Week: raised awareness of the challenges older people face when living with dementia. Our wellbeing team attended a large dementia information day at the Shrewsbury Town football stadium. Organised by Radfield Home Care, over 30 local organisations attended to show how they support people of all ages living with dementia, their families and carers.

Volunteers' Week: hosted a volunteer open day, window display and a promotional campaign on social media posting a full range of volunteer experiences every day.

NHS Hospital Transformation Programme: supported the NHS Transformational team during their consultation on the changes at both Telford and Shrewsbury hospitals. We hosted an open day at our Bellstone office, and circulated their materials through our networks.

Shrewsbury Pride: attended Shrewsbury Pride in September, with a stand in Shrewsbury United Reform Church in partnership with the Shropshire Rainbow Seniors social group.

Winter Warmth Campaign: promoted Age UK's yearly winter warmth campaign with help and advice on staying warm in winter. We promoted home energy checks and benefits checks that assist people to keep their homes warm. During this time Dunelm sponsored a cosy winter window display, to raise funds to support people experiencing the cut to their Winter Fuel Payment.

Our services

‘Everything that I could have wanted: clear guidance, support and empathy.’

Client feedback

For older people in Shropshire and Telford & Wrekin the daily cost of living in 2024/25 continued to be a serious issue. Whilst we didn't see the rampant price increases of previous years, the impact of the removal of the Winter Fuel Allowance exacerbated an already challenging situation for those on low incomes.

One consequence of this was that our **Information and advice** services were in very high demand again, as older people sought help to get through these difficult times.

Once again, our **Benefits advice** team broke all previous records, acquiring over £5million in age-related benefits for older people, the first time we have ever reached this landmark figure. Through the hard work of our team of staff and volunteers we stepped up and helped record numbers of older people get the additional income they are entitled to.

Our services

Our reception team at Bellstone saw an increase in footfall of over 30% this year, with 1,500 visitors per quarter. We also saw a marked increase in complex queries, which placed extra pressure and demand on our frontline staff, not least our **Advocacy** team who dealt with an increasingly challenging caseload.

We continued to help older people get online through our **Digital inclusion** service, working with partners to set up local classes in community settings; and the number of our Lasting Power of Attorney cases increased by another 20%, largely through word-of-mouth.

There were other noteworthy highlights during the year that demonstrate both the scale and breadth of services our staff and volunteers deliver.

Our **Help at Home** service helped 1,200 older people to remain independent in their own homes, delivering over 60,000 hours of support. Our brilliant team of Home Support Workers again went the extra mile to ensure our clients were safe and well at home.

Our **Friendship support** service delivered 30% more hours of support this year to isolated and lonely older people, with almost 200 volunteers giving 9,000 hours of their time. Even so, we again struggled to keep pace with demand and the challenge of recruiting new volunteers to meet the waiting list was constant. The visiting befrienders and telephone buddies can be a real lifeline for socially isolated older people, and we are continually on the lookout for new volunteers.

Our services (continued)

Our **Wellbeing** services had another hugely successful year, with over 12,600 attendances at our activity groups, an increase of 10% on last year. The range of activities on offer grew again, with walking tennis and Nordic walking being added to the expanding list of opportunities we provide for older people to keep fit and socially connected.

Our 22 **Day centres** provided places for 300 older people each week to meet and socialise, whilst our **Dementia support groups** had 1,800 attendances at eight groups across the county, providing help and peer support to people living with dementia and their carers.

Many of our groups have waiting lists, as does our hugely successful **Dementia respite** service at Withywood, which has gone from strength to strength, so much so that we are now looking at opening a second service in 2025. Watch this space..



We worked with Bytesnap Design to produce
a film spotlighting the careers of veteran engineers

Our volunteers

‘I am now 90 years old; it means a lot to me to know that you are there for people like me.’

Client feedback

Without volunteers we cannot operate as a charity, it is as simple as that. And what a team of volunteers we have: some providing companionship to isolated older people in their own homes, others working as part of a team to run a day centre, an activity group or a dementia support session.

Some provide expert technical support for those that want to get online, others help older people fill out the forms that will mean their income is improved with the benefits to which they are entitled.

Many of our volunteers draw on their own life and professional experiences to help the charity: some become a trustee, helping to guide the organisation forward; others use their experience to act as an advocate, supporting individuals with specific problems.

But what they all have in common is a generosity with their time and a selfless dedication to making life more tolerable and enjoyable for older people in Shropshire and Telford & Wrekin.

Our volunteers

We said last year that volunteer recruitment may never get back to the levels we enjoyed pre-pandemic, and this has been borne out in 2024/25. We received 216 expressions of interest to volunteer this year and recruited over 60 of them. This is fewer than previous years but, of course, it always depends on the vacancies we have at any one time. One area that never seems to change is that of befriending: we just cannot meet the demand for volunteer befrienders, an area we are constantly trying to improve.

We know from research carried out this year that fewer people are volunteering across the entire voluntary sector for a number of common reasons: 'work commitments to boost income', 'other things to do in my spare time' and 'childcare' being the main ones, reinforcing our view of the perfect storm of coronavirus and the cost of living crisis which has had such a detrimental impact on volunteering.

However, on a more positive note, the main reason given for why people volunteer is to 'get out and make new friends to alleviate loneliness'. So, by volunteering you're not only helping older people, but you might also be helping yourself.

As always, on behalf of Age UK Shropshire Telford & Wrekin and the older people we support, an enormous thank you to all of our volunteers for everything you do.

Fundraising

65%

increase in income
from regular donors

462

one off donations
received

£92,000

in grant funding
obtained

Age UK Shropshire Telford & Wrekin is a local independent charity, and our donations are all used to support older people across the county. The organisation is registered with the Fundraising Regulator, and we adhere to their standards of fundraising.

We ensure that we collect all necessary consents for our fundraising activities and materials. We recognise that some of our beneficiaries may be vulnerable people and our Ethical Fundraising policy ensures that we are taking account of those vulnerabilities and following the Chartered Institute of Fundraising's 'Treating Donors Fairly: Fundraising with People in Vulnerable Circumstances' guidance. We review this policy and the guidance regularly.

This year we introduced a one-year income generation plan focused on donor stewardship and legacy giving while we developed a new Income Generation and Marketing strategy for 2025-2027. This was reviewed and overseen by our Income & Communications Committee. We have not used any external fundraising organisations in this year other than our North Shropshire Supporters group who have continued to do an incredible job at fundraising in North Shropshire.

Fundraising

The Income Generation team has continued their work on increasing donations with an incredible achievement of a 65% increase in regular donor income. The team have been focusing on donor stewardship and even introduced a new mini newsletter to keep donors informed on the latest Age UK Shropshire Telford & Wrekin news, services and campaigns.

We were successful in applying for additional grant funding this year and raised over £92,000 in external grants. Much of our grant income was focused on our wellbeing service, with funding obtained to launch new activities such as walking tennis, but also smaller grants from local funders to support existing groups such as line dancing, coffee and crafting and singing activities. Other grants included funding our digital inclusion service, and grants from Eon to support benefits advice and home energy checks during the winter period. These grants make such a significant difference to the lives of local older people and help us reach out to those in our community who may not realise we can help.

This year we were overwhelmed by the amount of corporate support given in donations and received gifts in kind from various organisations. Some of the highlights include: The Telford Hotel, Spa & Golf Resort organising two coffee mornings for our befriending volunteers and the people they support, and Wace Morgan choosing us as their charity of the year and raising funds when their staff completed the Shrewsbury 10k.

We worked with engineering design company, Bytesnap, to produce a mini documentary on retired engineers which featured on their website and social media, and the company even started a podcast due to its popularity with their audience.

Fundraising (continued)

This Christmas was particularly busy as many organisations supported our day centre gift drive, with its aim to provide a Christmas gift to over 300 day centre members. Dunelm was a huge part of this campaign, providing 120 gift bags full of warm items such as hats, scarves and socks along with lovely gifts donated by customers through the delivering joy campaign. This was further supported by donations from other local organisations and groups such as Ironbridge Rotary, Shropshire Printing, St Mary's Church in Shawbury and the Telford Smile Project.

We want to thank all the organisations for their support this year, whether it's a donation, gift in kind, sponsorship or just spreading the word, it all makes a huge difference to the lives of local older people.

Our wellbeing groups also got involved in fundraising this year, with our Orchard Singers organising a Christmas concert in partnership with Toby Carvery Telford and our ballet instructor Philippa organising ballet productions in the spring and winter to raise money for the charity.

The Women's Walking Football team organised a football tournament complete with refreshment stand and tombola to assist in their fundraising. Also thank you to the Men's Walking Football team who continue to show their support with regular donations.

Staying with sports, Shrewsbury Town Walls Tennis Club nominated Age UK Shropshire Telford & Wrekin as their charity of the year and raised over £4,000 to support our wellbeing services. Their efforts included completing a 24-hour tennis marathon during the summer, so a big thank you to all the club members for their support.

In spring 2025, we are excited to launch our 75th anniversary appeal and raising money to combat loneliness. We have big ambitions to raise £75,000 and we hope the relationships we have built this year will support us through our anniversary year.



Our Shropshire Senior Rainbow Friends group made a strong showing at Shrewsbury Pride

Corporate governance

How we are run

Age UK Shropshire Telford & Wrekin is a charity constituted as a company limited by guarantee (registered charity number: 1090445, registered company number: 04292896).

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits it has brought to those groups of people it is set up to help. The review also help the trustees ensure the charity's aims, objectives and activities remain focussed on its stated purpose.

The trustees (who are also the directors of the charitable company for the purpose of company law) are responsible for the preparation of the financial statements and for being satisfied they give a true and fair review. In preparing the financial statement the trustee are responsible for assessing the charitable company's ability to continue as a going concern and ensuring that the financial statements are free from material misstatements, whether due to fraud or error.

Age UK Shropshire Telford & Wrekin is a brand partner of the national Age UK charity. Age UK supports Age UK Shropshire Telford & Wrekin through its marketing and campaigning activities, and offers advice and support, including

information and advice resources. In December 2024 we signed the new Brand Partnership Agreement with the national charity and so we will continue to use the Age UK branding. We will also refresh our strategy to align with the shared strategy that all the brand partners have signed up to across the country.

Amarjit Bansi, David Coull and Raj Shori became full trustees at our AGM in November, and our Chair Sue Robson stood down at the end of her term as Chair. Our trustee Julie Kaur was nominated to become Chair and was voted in at the AGM.

We also reviewed and updated our Articles of Association to bring them in line with the Charity Commission's recommended models, and these were approved by the membership as a special resolution at the AGM. There were no changes to our area of benefit or our objectives.

Four trustees stood down: David Bell, Dave Robson, Natalie Headley and Balbiero Kaur, and thanks were expressed for all their hard work and support.

Our Patron David Stacey also stood down at the end of 2024. At present the organisation has no patrons and has no plans to recruit any. Thanks were expressed to David for all his support.

The board meets a minimum of four times a year. There are three formal committees: Finance & Audit, Services and Income & Communications. Each committee is chaired by a trustee who reports directly to the full board of trustees at board meetings.

We currently have 30 members. There is no membership fee; members guarantee to contribute an amount not exceeding £1 to the assets of the company in the event of winding up.

Trustees serve Age UK Shropshire Telford & Wrekin as volunteers and receive no remuneration. They come from a variety of backgrounds and bring a wide range of skills and experience to the board including understanding the needs of older people, and essential business and management expertise. The trustees have ultimate responsibility for directing the affairs of the charity and ensuring that it is solvent, well run, delivering public benefit and meeting the charitable objects for which it has been established.

Day to day operational decisions are taken by the Chief Executive and the staff of the organisation, within the delegated authority conferred by the board. The board has a clear scheme of delegation, updated annually, to clarify those authorities, in line with good practice.

A skills audit and full induction process is in place for all new trustees and further

ongoing training on the wider aspects of the organisation and trusteeship is offered on a regular basis to develop trustees' skills and knowledge.

Our objects are set out in our Articles of Association. The charity exists to assist older people who live in Shropshire and Telford & Wrekin who are in need by reason of ill health, disability, financial hardship, social exclusion or other disadvantage.

Our key activities are also set out in our Articles. They are:

a) to encourage, promote and organise direct services appropriate to the needs of individual older people or groups of older people and if thought fit to make reasonable charges for any services provided hereunder;

b) to promote and organise co-operation in the achievement of the objects and to that end to support, join in with and co-operate with other charities, voluntary bodies, statutory authorities and other organisations operating in furtherance of the objects or of similar charitable purposes and to exchange information and advice with them;

c) to establish, support, undertake or execute any charitable trusts, organisations or institutions formed for all or any of the objects;

d) to establish or acquire subsidiary companies to assist or act as agents for the charity;

e) to promote and carry out, or assist in promoting and carrying out, surveys, investigations and research;

f) to arrange and provide for, or join in arranging and providing for, the holding of exhibitions, meetings, lectures, classes and training courses.

Public benefit

In setting plans and priorities for areas of work, the trustees of Age UK Shropshire Telford & Wrekin have had due regard to guidance from the Charity Commission on the provision of public benefit. Charities are required to examine their objects and activities to ensure that they meet the public benefit requirement and that said activities demonstrate and measure how they do this. The board review this annually at their June meeting and are satisfied that our activities still meet the public benefit requirements.

In particular, trustees feel our cost of living crisis and Winter Fuel Payment responses have met this need robustly.

Risk assessment

The organisation has a Risk policy which is reviewed annual and what takes into account the varying levels of risk within the organisation and sets out:

- different aspects of risk e.g. strategic vs individual;
- how the organisation identifies risk;
- the principles against which risks are assessed;
- the level of risk the organisation feels comfortable taking (its 'appetite for risk');
- how it assesses risk: strategic / operational / individual client or staff member;
- how it acts to minimise risk and how this is documented;
- how it monitors and reviews the risk the organisations and its staff and volunteers are taking;
- how it reports risk internally and externally;
- how it deals with things that go wrong and how it learns lessons;
- how it reviews its risk management processes and improves them for the future;
- expectations of its staff with respect to risk including: what training is given to whom to ensure they are competent to identify and assess risk, risk minimisation and management, risk reporting.

The board reviews its high-level strategic risks at each board meeting, and its overall operations risk register annual or as required. Individual risks are managed via staff training and line management with robust risk assessment processes in place and review of anything that does go wrong.

Trustees and Principal Officers

Conflict of interest

The board maintain an up-to-date register of all conflicts of interest, in line with the organisation's Conflict of Interest policy, which is refreshed annually or as required. Trustees are asked to declare any conflicts of interest on recruitment, and any new conflicts at each board meeting.

Age UK STW Trading Ltd

Our trading company was closed down during this year; it had been dormant for many years and trustees deemed it was no longer needed.

President

Anne Wignall

Chair

Gurbax (Julie) Kaur

Deputy Chair

Sue Robson

Treasurer

Emma Dickenson

Board Members

Zara Oliver

Nicola Crosby

Raj Shori

David Coull

Amarjit Bansi

Sue Goring¹

David Bell²

Natalie Headley²

Balbir Kaur³

David Robson³

Principal Officers

Chief Executive

Heather Osborne

Director of Finance

Gina Spencer

Director of Operations

Kevin Moore

Ambassadors

Martin Brookes MBE

Natalie Headley

David Bell

Sal Hampson

¹ elected 11 March 2025

² resigned 27 August 2024

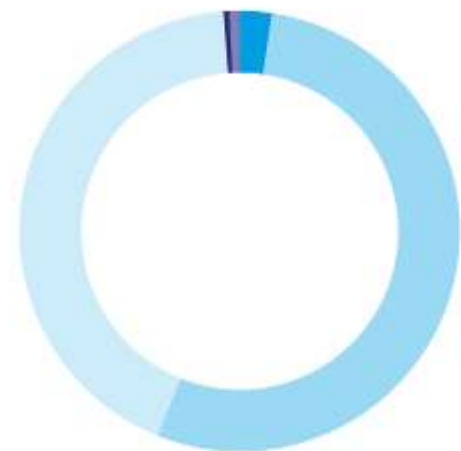
³ resigned 14 November 2024

Financial summary

Accounts 2024/25

Total income £2,868,277

- Donations, gifts and legacies £66,840 (2%)
- Grants £1,541,516 (54%)
- Client fees £1,226,084 (43%)
- Investment £12,334 (0%)
- Other £21,503 (1%)



As a result of a concerted management effort to increase income and control expenditure, the charity ended the year with a smaller planned deficit than expected. This was achieved against a backdrop of increasing costs across the charity sector, largely as a result of changes to the national minimum wage (a 9.8% increase) and inflationary pressures on the cost of utilities.

Reasonable increases in our service charges were implemented, balanced with affordability for our clients, a balance which was, at times, very challenging. We were also impacted by the closure of our charity furniture shop in Wellington after unsuccessful attempts to find suitable premises.

Overall, income increased by 0.4% to £2,868,277 (2023/24 £2,855,342); on the back of previous years cost improvement plans we were able to reduce expenditure by 4% from £3,066,805 in 2023/24 to £2,946,347, a reduction of £120,458. This was despite the external inflationary pressures mentioned above.

The end of year deficit was £99,277, consisting of a cash loss of £78,070 and reduction in the value of investments of £21,207.

The Local Government Pension Scheme surplus balance has been reduced and capped to a nil balance to comply with FRS102 accounting rules. This has reduced the value of equity on the balance sheet, as this was deemed to be an accounting equation unlikely to come to fruition.

Of all expenditure, 98% was spent on charitable activities and 2% on fundraising.

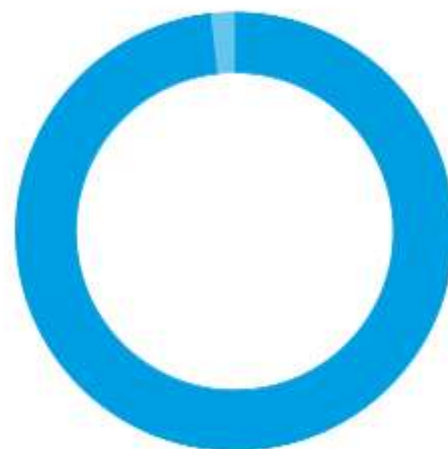
Our future

2026 will see some changes to our preventative services funding, with our Help at Home grant from Shropshire Council, which we have enjoyed for over 20 years, ending on 31 March 2026 due to unprecedented financial pressures facing the local authority.

Despite this we are confident that we can make the service profitable. Prices for Shropshire residents will have to increase and we have given them 11

Total expenditure £2,946,347

- Charitable activities £2,895,108 (98%)
- Fundraising £51,239 (2%)



months' notice of this, the higher price has been charged to Telford residents for several years and has not adversely affected demand, so we are confident the same will be true in Shropshire.

We believe there is significant value in a wrap-around service such as Help at Home, particularly the opportunity for clients to have their benefits maximised, making the service affordable even at the higher price. Last year the charity helped local older people to claim over £5m in additional benefits, at an average of £5K per annum.

In November 2025, Age UK Shropshire Telford & Wrekin will celebrate 75 years of delivering services to local older people. We have launched a 12-month fundraising campaign to mark this anniversary, raising additional income to consolidate the wide and varied service portfolio we are so proud of.

Next year we will also experience the cessation of funding from Telford & Wrekin Council for our Information and advice services, a real-world example of the difficult choices and decisions that local authorities are facing across the

country.

Our reserves

Many years of sound financial stewardship has left the charity with healthy reserves, precisely for the circumstances we have recently experienced. For example, we were able to ensure the organisation's IT systems are future-proofed by utilising £44K from designated IT Development reserves in anticipation of Microsoft's planned withdrawal of support for Windows 10, ensuring our staff have up to date and reliable systems to deliver our services.

Another example is our designated premises reserve, used to deliver our planned move to new premises and against which the depreciation charge is now allocated.

Statement of trustees' responsibilities

The trustees (who are also directors of Age UK Shropshire Telford & Wrekin for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom

Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

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

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

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2025 was 35 (2024: 53). The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

The trustees are responsible for the maintenance and integrity of the

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

Auditors

Sayer Vincent LLP was appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The directors' annual report has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

The trustees' annual report has been approved by the trustees on 9 September 2025 and signed on their behalf by



Gurbax (Julie) Kaur
Chair of Trustee Board

A full set of accounts can be obtained from:

Gina Spencer, Director of Finance
t 01743 233 123
e gina.spencer@ageukstw.org.uk



Maeflower Dancers performed many fundraising shows to support us

Auditor's report

Independent auditor's report on the financial statements to the members of Age UK Shropshire Telford & Wrekin

Opinion

We have audited the financial statements of Age UK Shropshire Telford and Wrekin (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- 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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Age UK Shropshire Telford and Wrekin'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 trustees' 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'

annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and

- the trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual 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 trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the

trustees' annual report and from the requirement to prepare a strategic report.

Responsibilities of the trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, 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. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- we enquired of management and the finance and audit committee, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:

- identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance.
- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud.
- the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- we inspected the minutes of meetings of those charged with governance.
- we obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- we communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- we reviewed any reports made to regulators.
- we reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- we performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.

- in addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. 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.

Sayer Vincent LLP

Fleur Holden
(Senior statutory auditor)

for and on behalf of
Sayer Vincent LLP,
Statutory Auditor
110 Golden Lane,
London
EC1Y 0TG
22 September 2025



Our Women's Walking Football
team made fitness fun

Thanks to all our funders and donors

Acorn Singers
Age UK
Age UK STW line dancing group
Bytesnap
Caterpillar Foundation
Dobbies, Telford
Dunelm, Shrewsbury
Dunelm, Telford
E.On
Ellesmere College
Friday Singers Community Choir
Grace Church Shrewsbury
ICS Shropshire, Telford & Wrekin
Ironbridge Rotary
Jules Convenience
Ketley Coffee Club, Telford
Maeflower Dancers
Marches Energy Agency
Masonic Charitable Foundation
Media Active
Millichope Foundation
North Shropshire Supporters Group
Safer & Stronger Communities Fund, Telford
Severn Gorge Pub & Restaurant
Shrewsbury Town Walls Tennis Club
Shrewsbury Walking Football Club
Shrewsbury Women's Walking Football Club
Shropshire Community Foundation
Shropshire Council
Shropshire Federation WI

Shropshire Printing
Sir Heber-Percy
St. Alkmunds Church
St. Marys Church, Shawbury
Telford & Wrekin Council
The Lady Forester Trust
The Telford Hotel Golf & Spa Resort
Through the Doorway
Toby Carvery Telford
Wace Morgan Solicitors
Various local Town and Parish Councils

Thank you to all our incredible donors, fundraisers and those who provide us with gifts in kind; your generosity helps us support thousands of older people across Shropshire and Telford & Wrekin. We couldn't do it without you!

Fundraising policy and practice

Our approach is to be legal, open, honest and respectful in all our fundraising activities. We do not engage in fundraising that might involve unreasonable intrusion on a person's privacy or is unreasonably persistent. Funds raised for a particular activity are used for that activity and our accounting system is designed to provide for this through a system of accounts for restricted funds. Age UK Shropshire Telford & Wrekin does not share its contact database with third parties and does not use freelance fundraisers.

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2025

	Note	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Income from:							
Donations, gifts and legacies	2	66,840	-	66,840	64,510	25,944	90,454
Fundraising & Events	2	-	-	-	36,472	38	36,510
Charitable activities							
Grants	3	488,708	1,052,808	1,541,516	537,738	952,543	1,490,281
Client Fees (Living Well, Diamond Dementia & Help @ Home	3	1,121,827	104,256	1,226,084	1,057,610	78,690	1,136,300
Income from other trading activities							
Retail income	4	-	-	-	63,536	-	63,536
Other Income	4	21,503	-	21,503	20	10,307	10,327
Investments	5	12,334	-	12,334	27,934	-	27,934
Total income		1,711,212	1,157,065	2,868,277	1,787,820	1,067,522	2,855,342
Expenditure on:							
Fundraising trading: costs of fundraising	6	51,239	-	51,239	157,732	-	157,732
Charitable activities							
Help at Home	6	1,750,755	-	1,750,755	1,791,527	-	1,791,527
Information & Advice	6	-	492,242	492,242	-	467,749	467,749
Day Services & Wellbeing	6	-	420,763	420,763	-	437,652	437,652
Volunteer Recruitment	6	33,732	-	33,732	-	25,133	25,133
Partner Payments		-	197,617	197,617	-	187,011	187,011
Total expenditure		1,835,726	1,110,621	2,946,347	1,949,259	1,117,546	3,066,805
Net income / (expenditure) before net (losses) / gains on investments		(124,514)	46,443	(78,070)	(161,439)	(50,024)	(211,463)
Net (losses) / gains on investments		(21,207)	-	(21,207)	37,592	-	37,592
Net income / (expenditure) for the year	7	(145,721)	46,443	(99,277)	(123,847)	(50,024)	(173,871)
Transfers between funds		(22,181)	22,181	-	(29,099)	29,099	-
Net income / (expenditure) before other recognised gains and losses		(167,902)	68,624	(99,277)	(152,946)	(20,925)	(173,871)
Actuarial (losses) / gains on defined benefit pension		(189,000)	-	(189,000)	130,000	-	130,000
Net movement in funds		(356,902)	68,624	(288,277)	(22,946)	(20,925)	(43,871)
Reconciliation of funds:							
Total funds brought forward		1,370,872	323,939	1,694,811	1,393,818	344,864	1,738,682
Total funds carried forward		1,013,969	392,564	1,406,534	1,370,872	323,939	1,694,811

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 20a to the financial statements.

Balance sheet

Company no. 04292896

As at 31 March 2025

	Note	£	2025 £	£	2024 £
Fixed assets:					
Tangible assets	12		61,642		62,537
Investments	13		530,875		456,912
			<u>592,517</u>		<u>519,449</u>
Current assets:					
Debtors	14	75,839		116,786	
Cash at bank and in hand		879,308		1,039,161	
		<u>955,147</u>		<u>1,155,947</u>	
Liabilities:					
Creditors: amounts falling due within one year	15	(141,130)		(169,585)	
Net current assets			<u>814,017</u>		<u>986,362</u>
Net assets excluding pension asset			<u>1,406,534</u>		<u>1,505,811</u>
Defined benefit pension scheme asset			-		189,000
Total net assets			<u><u>1,406,534</u></u>		<u><u>1,694,811</u></u>
The funds of the charity:	27a				
Restricted income funds			392,564		323,939
Unrestricted income funds:					
Designated funds		621,434		712,969	
General funds		392,535		468,903	
Pension reserve		-		189,000	
		<u>-</u>		<u>1,370,872</u>	
Total unrestricted funds			<u>1,013,969</u>		<u>1,370,872</u>
Total charity funds			<u><u>1,406,534</u></u>		<u><u>1,694,811</u></u>

Approved by the trustees on 9 September 2025 and signed on their behalf by


Julie Kaur
Chair

Statement of cash flows

For the year ended 31 March 2025

	2025 £	£	2024 £	£
Cash flows from operating activities				
Net (expenditure) for the reporting period (as per the statement of financial activities)	(99,277)		(43,871)	
Depreciation charges	45,300		46,417	
Losses / (Gains) on investments	21,207		(37,592)	
Dividends, interest and rent from investments	(12,334)		(27,934)	
(Profit) on the disposal of fixed assets	-		(4,480)	
Decrease in stocks	-		15,705	
Decrease / (Increase) in debtors	40,947		(33,905)	
(Decrease) / Increase in creditors	(28,455)		1,683	
(Decrease) in pension fund deficit	-		(130,000)	
Net cash (used in) operating activities		(32,612)		(213,977)
Cash flows from investing activities:				
Dividends, interest and rents from investments	12,334		27,934	
Proceeds from the sale of fixed assets	-		7,700	
Purchase of fixed assets	(44,405)		(13,027)	
Purchase of investments	(95,170)		(13,027)	
Net cash (used in) / provided by investing activities		(127,241)		22,607
Change in cash and cash equivalents in the year		(159,853)		(191,370)
Cash and cash equivalents at the beginning of the year		1,039,161		1,230,531
Cash and cash equivalents at the end of the year		879,308		1,039,161
Analysis of cash and cash equivalents and of net debt				
	At 1 April 2024 £	Cash flows £	At 31 March 2025 £	
Cash at bank and in hand	1,039,161	(159,853)	879,308	
Total cash and cash equivalents	1,039,161	(159,853)	879,308	

1 Accounting policies

a) Statutory information

Age UK Shropshire Telford & Wrekin is a charitable company limited by guarantee and is incorporated in England.

The registered office address is 4 Bellstone, Shrewsbury, Shropshire SY1 1HX.

b) Basis of preparation

The financial statements have been prepared in accordance with 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) – (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

d) Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. This consideration included an indepth Going Concern assessment which included long term cash flow forecasts, grant profile and high risk assessments.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

f) Donations of gifts, services and facilities

Donated services or facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and that economic benefit can be measured reliably. On receipt, donated services and facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

No amount is included with the Financial Statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees Annual Report.

g) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

h) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

1 Accounting policies (continued)

i) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charity, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

j) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Where such information about the aims, objectives and projects of the charity is also provided to potential donors, activity costs are apportioned between fundraising and charitable activities on the basis of area of literature occupied by each activity.

k) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

l) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Where fixed assets have been revalued, any excess between the revalued amount and the historic cost of the asset will be shown as a revaluation reserve in the balance sheet.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

- | | |
|--------------------------|-------------------|
| • Furniture and Fittings | 33% Straight Line |
| • Office Equipment | 33% Straight Line |

m) Listed Investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. Any change in fair value will be recognised in the statement of financial activities. Investment gains and losses, whether realised or unrealised, are combined and shown in the heading "Net gains/(losses) on investments" in the statement of financial activities. The charity does not acquire put options, derivatives or other complex financial instruments.

n) 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.

o) Long term deposits

Long term deposits includes cash balances that are invested in accounts with a maturity date of over 12 months.

p) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account. Cash balances exclude any funds held on behalf of service users.

q) Creditors and provisions

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.

r) Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Notes to the financial statements

For the year ended 31 March 2025

s) Pensions

The Charity operates 2 Pension Schemes; A Defined Benefit Scheme via a Local Government Pension Scheme which has been closed to new employees; and a defined Contribution Scheme via Scottish Widows.

As at 31 March 2025, Age UK Shropshire Telford & Wrekin FRS102 actuarial valuation showed that the fair value of the scheme's assets exceeded the scheme's liabilities. After discussion with our auditors, the Trustees have decided that the prudent approach is not to recognise the net assets in the accounts. Further details of the scheme can be found in note 17 of the Annual Accounts.

An actuarial loss has been recognised on the SOFA to bring the value of the pension asset to NIL from the value of last year's asset.

2 Income from donations and legacies

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Gifts & Legacies	66,840	-	66,840	64,510	25,944	90,454
Fundraising & Events	-	-	-	36,472	38	36,510
	66,840	-	66,840	100,982	25,982	126,964

Fundraising & Events: Prior year, the charity received a compensation award of £34,000 for giving notice on the retail premises in Wellington.

3 Income from charitable activities

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Shropshire Council	481,208	556,593	1,037,801	524,565	466,157	990,722
Telford & Wrekin Council	-	214,015	214,015	-	200,456	200,456
NHS Shropshire Telford & Wrekin ICB	-	100,977	100,977	-	100,375	100,375
Telford CVS	-	48,615	48,615	-	41,115	41,115
Age UK	7,500	111,800	119,300	10,750	97,420	108,170
South Hermitage GP Surgery	-	9,654	9,654	-	9,654	9,654
Claremont Bank GP Surgery	-	9,654	9,654	-	12,872	12,872
Shropshire Community Foundation	-	500	500	-	-	-
Creative Conversations	-	1,000	1,000	-	-	-
Wynn Foundation	-	-	-	1,000	-	1,000
Shropshire Masonic Foundation	-	-	-	-	20,000	20,000
Marches Energy Agency	-	-	-	-	1,794	1,794
Other	-	-	-	1,423	2,700	4,123
Sub-total for grants	488,708	1,052,808	1,541,516	537,738	952,543	1,490,281
Help at Home fees	1,121,827	-	1,121,827	1,057,610	-	1,057,610
Day Services & Wellbeing	-	83,564	83,564	-	63,790	63,790
Power of Attorney	-	20,692	20,692	-	14,900	14,900
Sub-total for client fees	1,121,827	104,256	1,226,084	1,057,610	78,690	1,136,300
Total income from charitable activities	1,610,535	1,157,065	2,767,600	1,595,348	1,031,233	2,626,581

Shropshire Council funds a portion of preventative services; Help at Home, Wellbeing classes and Befriending with the aim to reduce social isolation and to enable older people to live independently for as long as possible. The council also contributes toward the Advice, Advocacy and Welfare Benefits service via the lead partners Citizens Advice Service.

4 Income from other trading activities

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Retail	-	-	-	63,536	-	63,536
Other income	21,503	-	21,503	20	10,307	10,327
	21,503	-	21,503	63,556	10,307	73,863

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Charities Official Investment Funds	12,334	–	12,334	27,934	–	27,934
	12,334	–	12,334	27,934	–	27,934

All income from investments are invested in 'ethical funds'.

6a. Analysis of expenditure (current year)

	Raising funds £	Charitable activities Day							2025 Total £	2024 Total £
		Help at Home £	Information & Advice £	Services & Wellbeing £	Volunteer Recruitment £	WIPS Partner payments £	Governance costs £	Support Costs £		
Staff costs (Note 8)	34,763	1,225,242	360,184	245,892	25,605	-	-	291,776	2,183,463	2,199,486
Staff Training	610	1,598	1,297	1,315	138	-	-	2,020	6,977	8,612
Staff Travel	646	73,648	7,090	10,591	228	-	-	300	92,503	106,892
Depreciation	-	-	-	-	-	-	-	45,299	45,299	46,417
Legal & Professional	2,753	10,599	747	9,932	130	-	18,579	24,343	67,083	96,114
Office Expenditure Inc Equipment PPE	5,705	45,811	23,624	21,504	1,990	-	-	42,891	141,525	149,302
Property Costs (rent /service charge)	2,206	24,046	17,161	11,029	1,103	-	-	22,469	78,014	93,015
Activity Costs & Events	18	439	626	53,597	-	-	-	3,230	57,910	88,903
Volunteer Expenses	-	-	4,566	6,914	-	-	-	713	12,193	11,922
Partner Payments	-	-	6,180	-	-	193,079	-	-	199,259	192,219
Misc	-	122	33	996	-	-	-	2,176	3,327	8,510
Shopping Set	-	58,794	-	-	-	-	-	-	58,794	65,414
	46,701	1,440,300	421,508	361,769	29,194	193,079	18,579	435,217	2,946,347	3,066,805
Support cost-	4,352	298,379	67,203	56,578	4,352	4,352	-	(435,217)	-	-
Governance costs	186	12,076	3,530	2,415	186	186	(18,579)	-	-	-
Total expenditure 2025	51,239	1,750,755	492,242	420,763	33,732	197,617	-	-	2,946,347	
Total expenditure 2024	157,732	1,791,527	467,749	437,652	25,133	187,011	-	-		3,066,805

Age UK Shropshire Telford & Wrekin

Notes to the financial statements

For the year ended 31 March 2025

6b Analysis of expenditure (prior year)

	Raising funds £	Charitable activities Day					WIP's Partner payments	Governance costs £	Support costs	2024 Total £
		Help at Home £	Information & Advice £	Services & Wellbeing £	Volunteer Recruitment £					
Staff costs (Note 8)	102,333	1,185,896	342,529	259,898	16,419	-	-	292,410	2,199,486	
Staff Training	751	3,531	1,327	1,101	106	-	-	1,797	8,612	
Staff Travel	374	88,412	7,155	12,720	182	-	-	(1,952)	106,892	
Depreciation	-	-	-	-	-	-	-	46,417	46,417	
Legal & Professional	9,548	9,988	550	10,174	100	-	-	34,602	96,114	
Office Expenditure Inc Equipment PPE	10,590	47,186	27,906	24,189	2,351	-	-	37,080	149,302	
Property Costs (rent /service charge)	17,132	20,136	18,130	13,858	1,066	-	-	22,692	93,015	
Activity Costs	413	942	639	72,936	48	-	-	13,925	88,903	
Volunteer Expenses	1,119	-	5,301	5,282	-	-	-	220	11,922	
Partner Payments	-	-	8846	1223	-	182,150	-	-	192,219	
Misc	100	9	122	475	-	-	-	7,804	8,510	
Shopping Service	-	65,414	-	-	-	-	-	-	65,414	
	142,361	1,421,513	412,507	401,855	20,272	182,150	34,602	451,545	3,066,805	
Support costs	13,987	348,560	49,014	30,953	4,515	4,515	-	(451,545)	-	
Governance costs	1,384	21,453	6,228	4,844	346	346	(34,602)	-	-	
Total expenditure 2024	157,732	1,791,527	467,749	437,652	25,133	187,011	-	-	3,066,805	

7 Net income / (expenditure) for the year

This is stated after charging / (crediting):

	2025 £	2024 £
Depreciation	45,300	46,417
Operating lease rentals payable:		
Property	58,800	58,808
Auditor's remuneration (excluding VAT):		
Audit	15,250	15,600
Other services	-	19,002

8 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2025 £	2024 £
Salaries and wages	1,962,105	1,994,681
Redundancy and termination costs	12,000	-
Social security costs	91,096	83,888
Employer's contribution to defined contribution pension schemes	118,262	120,917
	2,183,463	2,199,486

The redundancy and termination costs were settled and paid at the balance sheet date.

No employee earned more than £60,000 during the year (2024: one).

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £145,309 (2024: £156,201).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £nil (2024: £nil) incurred by no (2024: none) members relating to attendance at meetings of the trustees.

9 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 181 (2024: 194).

Staff are split across the activities of the charity as follows (full time equivalent basis):

	2025 No.	2024 No.
Raising funds	1.3	2.5
Help at Home	49.5	47.0
Information & Advice	12.0	11.0
Day Services & Wellbeing	8.4	9.5
Support	9.5	9.0
	80.7	79.0

10 Related party transactions

During the year Shropshire Partners in Care, of which Sue Robson (Trustee) is a Director provided services to Age UK Shropshire Telford & Wrekin of £544.80 (2024 £476). Outstanding as at 31 March 25 was NIL due to Shropshire Partners in Care. Nicola Crosby's spouse is also a Director of Shropshire Partners in Care. Anne Wignall is a Trustee of North Shropshire Supporters who fundraise in Aid of Age UK Shropshire Telford & Wrekin raised £2,500. During the year, Julie Kaur (Chair) of Age UK Shropshire Telford & Wrekin also fundraises in aid of Age UK Shropshire Telford & Wrekin and raised £950. Zara Oliver who is a Director with Wace Morgan Solicitors of whom fundraised £1,399.71 in aid of Age UK Shropshire Telford & Wrekin. During the year, Sue Robson made Gift Aid donations of £60 (2024 £60); During the year Heather Osborne made gift aid donations of £60 (2024 £60).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

11 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

12 Tangible fixed assets

	Office equipment £	Fixtures and fittings £	Total £
Cost			
At the start of the year	83,770	121,847	205,617
Additions in year	44,405	-	44,405
At the end of the year	128,175	121,847	250,022
Depreciation			
At the start of the year	70,014	73,066	143,080
Charge for the year	9,050	36,250	45,300
At the end of the year	79,064	109,316	188,380
Net book value			
At the end of the year	49,111	12,531	61,642
At the start of the year	13,756	48,781	62,537

All of the above assets are used for charitable purposes.

13 Investments

	Deposit account £	Listed investments £	2025 Total £	Deposit account £	Listed investments £	2024 Total £
Fair value at the start of the year	-	456,912	456,912	-	419,319	419,319
Additions at cost	95,170	-	95,170	-	-	-
Net (loss) / gain on change in fair value	-	(21,207)	(21,207)	-	37,592	37,592
	95,170	435,705	530,875	-	456,911	456,911
Age UK STW Trading Ltd	-	-	-	-	1	1
Fair value at the end of the year	95,170	435,705	530,875	-	456,912	456,912

Listed investments comprise:

	2025 £	2024 £
UK Common investment funds	435,705	456,912
	435,705	456,912

14 Debtors

	2025 £	2024 £
Trade debtors	19,316	19,494
Help @ Home Client Fees Outstanding	7,390	8,549
Other debtors	49,133	88,743
	75,839	116,786

15 Creditors: amounts falling due within one year

	2025 £	2024 £
Staff costs	116,526	108,425
Trade creditors	10,758	3,810
Other creditors	13,846	42,649
Deferred income (note 16)	-	14,701
	141,130	169,585

16 Deferred income

Deferred income comprises 2 years of grant funding paid upfront in 23/24 and was utilised in full in 24/25.

	2025 £	2024 £
Balance at the beginning of the year	14,701	12,700
Amount released to income in the year	(14,701)	(12,700)
Amount deferred in the year	-	14,701
Balance at the end of the year	-	14,701

17 Pension scheme

The charity operates a defined benefit scheme. The most recent actuarial valuation was 31 March 2022. There are 3 active members and 34 deferred and drawees in the Scheme.

The note below shows the details of this valuation for information only, as the value of the pension asset on the balance sheet has been capped as NIL and the pension asset at 31 March 2025 (£189,000) has been debited back in the SOFA in the year ended 31 March 2025.

	2024 £	2023 £
Employer's contributions	-	4,376
Employees' contributions	3,642	3,401
Total contributions	3,642	7,777

Principal actuarial assumptions	2024 %	2023 %
Rate of increase in salaries	3.95	3.95
Rate of increase for pensions in payment	2.80	2.80
Discount rate for scheme liabilities	4.90	4.90
Inflation assumptions	2.70	2.70

The current mortality assumptions include sufficient allowance for future improvements in mortality rates.

The assumed life expectations on retirement age 65 are:

	2024 Years	2023 Years
Retiring today:		
- Males	21.8	22.2
- Females	24.2	24.5
Retiring in 20 years:		
- Males	23.1	23.5
- Females	26.0	26.3

17 Pension scheme (continued)

The charity's share of the assets and liabilities in the scheme and the expected rates of return were:

	2024 Expected return %	2024 Fair Value £	2023 Expected return %	2023 Fair Value £
Equities	56.5	1,222,000	51.1	1,037,000
Other bonds	14.6	316,000	18.8	381,000
Property	3.5	76,000	3.3	67,000
Cash/liquidity	1.4	30,000	0.5	10,000
Other	24.0	519,000	26.3	533,000
Total market value of assets		2,163,000		2,028,000
Present value of benefit obligations		(1,974,000)		(1,969,000)
Net pension asset / (liability)		189,000		59,000

18 Financial instruments

Financial liabilities measured at fair value through profit or loss

Defined pension scheme liability	-	(189,000)
----------------------------------	---	-----------

19a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	61,642	-	-	61,642
Investments	435,705	-	-	435,705
Net current assets	(104,812)	621,434	392,564	909,187
Provisions	-	-	-	-
Net assets at 31 March 2025	392,535	621,434	392,564	1,406,534

19b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	62,537	-	-	62,537
Investments	456,912	-	-	456,912
Net current assets	(50,546)	712,969	323,939	986,362
Provisions	189,000	-	-	189,000
Net assets at 30 March 2024	657,903	712,969	323,939	1,694,811

20a Movements in funds (current year)

	At 1 April 2024 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2025 £
Restricted funds:					
Information and Advice Shropshire	62,571	211,345	(199,757)	-	74,159
Wellbeing Shropshire AKA Living Well	30,516	128,037	(117,981)	-	40,572
Volunteer Recruitment	2,000	32,500	(32,011)	-	2,489
Wellbeing Telford AKA Living Well	52,382	61,427	(63,681)	-	50,128
Advice & Supported Guidance Telford	(10,709)	48,615	(53,262)	15,356	-
Home from Hospital South Shropshire	10,328	36,913	(29,393)	-	17,848
Community Care Co-ordinators	9,363	19,308	(23,557)	-	5,114
Care Navigator (Telford)	31,238	116,788	(86,689)	-	61,337
NESiT Project	63,229	30,532	(2,488)	-	91,273
Dementia Respite Service	-	31,615	(31,615)	-	-
Dementia Development Support	56,862	43,633	(52,942)	-	47,553
Lasting Power of Attorney	-	20,497	(19,076)	(1,421)	-
Volunteer Befriending Service	-	71,639	(77,017)	5,378	-
WIPS Partners	-	201,124	(201,124)	-	-
Benefits Advice Telford	-	22,561	(22,561)	-	-
Befriending Telford	-	31,895	(36,163)	4,268	-
Power of Three	8,320	230	(8,550)	-	-
Digital Inclusion Project	7,839	300	(6,188)	(1,951)	-
Digital Champion Project	-	38,260	(38,811)	551	-
Walking Tennis	-	9,846	(7,755)	-	2,091
Total restricted funds	323,939	1,157,065	(1,110,621)	22,181	392,564
Unrestricted funds:					
Designated funds					
6 Months Core Service Costs	352,265	-	-	-	352,265
Lease Obligation Reserve	15,000	-	-	-	15,000
Redundancy Reserve	52,000	-	-	(12,000)	40,000
IT Development Strategy	55,000	-	-	(43,286)	11,714
Premises Strategy	77,990	-	-	(36,249)	41,741
Service Development	135,714	-	-	-	135,714
75th Birthday Celebration Event	5,000	-	-	-	5,000
75th Birthday Strategic Plan	20,000	-	-	-	20,000
Total designated funds	712,969	-	-	(91,535)	621,434
Material Funds					
Help at Home	16,993	1,636,988	(1,622,593)	(31,388)	-
General funds	451,910	74,224	(234,341)	100,742	392,535
Total unrestricted funds (excluding pension fund)	1,181,872	1,711,212	(1,856,934)	(22,181)	1,013,969
Pension reserve	189,000	-	(189,000)	-	-
Total funds including pension fund	1,694,811	2,868,277	(3,156,555)	-	1,406,534

The narrative to explain the purpose of each fund is given at the foot of the note below.

20b Movements in funds (prior year)

	At 1 April 2023 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2024 £
Restricted funds:					
Information and Advice Shropshire	44,988	199,821	(182,238)	-	62,571
Wellbeing Shropshire AKA Living Well	45,751	120,661	(135,896)	-	30,516
Volunteer recruitment	1,350	16,702	(22,927)	6,875	2,000
Wellbeing Telford AKA Living Well	64,355	66,709	(78,682)	-	52,382
Advice & Supported Guidance Telford	-	41,475	(52,184)	-	(10,709)
Home from Hospital South Shropshire	10,782	36,693	(37,147)	-	10,328
Community Care Co-ordinators	9,616	22,526	(22,779)	-	9,363
Care Navigator (Telford)	27,956	83,386	(80,104)	-	31,238
NESiT Project	35,757	30,352	(2,880)	-	63,229
Dementia Respite Service	-	23,255	(27,620)	4,365	-
Dementia Development Support	71,562	40,815	(55,515)	-	56,862
Lasting Power of Attorney	-	14,900	(9,758)	(5,144)	-
Volunteer Befriending Service	12,129	44,227	(66,786)	10,430	-
WIPS Partners	-	189,740	(189,740)	-	-
Benefits Advice Telford	4,042	14,341	(18,551)	168	-
Befriending Telford	4,431	30,985	(47,821)	12,405	-
Power of Three	12,145	20,886	(24,711)	-	8,320
Digital Inclusion Project	-	31,011	(23,172)	-	7,839
Cost of Living Project	-	39,037	(39,037)	-	-
Total restricted funds	344,864	1,067,522	(1,117,546)	29,099	323,939
Unrestricted funds:					
Designated funds:					
6 Months Core Service Costs	352,265	-	-	-	352,265
Lease Obligation Reserve	15,000	-	-	-	15,000
Redundancy Reserve	52,000	-	-	-	52,000
IT Development Strategy	30,000	-	-	25,000	55,000
Premises Strategy	108,995	-	-	(31,005)	77,990
Service Development	117,602	-	-	18,112	135,714
75th Birthday Celebration Event	-	-	-	5,000	5,000
75th Birthday Strategic Plan	-	-	-	20,000	20,000
Platinum Appeal Retail Development	43,112	-	-	(43,112)	-
Total designated funds	718,974	-	-	(6,005)	712,969
Material funds					
Charity shops	-	72,771	(69,498)	(3,273)	-
Help @ Home Projects	65,000	1,582,175	(1,594,864)	(35,318)	16,993
General funds	550,844	170,466	(284,897)	15,497	451,910
Total unrestricted funds (excluding pension asset)	1,334,818	1,825,412	(1,949,259)	(29,099)	1,181,872
Pension reserve	59,000	130,000	-	-	189,000
Total funds including pension fund	1,738,682	3,022,934	(3,066,805)	-	1,694,811

Purposes of restricted funds

Information and Advice Shropshire – funded by multiple sources to deliver Information & Advice including Benefits and Advocacy services to older people in Shropshire.

Wellbeing Shropshire AKA Living Well – funded by Shropshire Council to create, run and facilitate social and fitness activities, to address social isolation and promote a healthier lifestyle.

Volunteer Recruitment – recruitment of volunteers to enable services to function.

Wellbeing Telford AKA Living Well – funded by Telford & Wrekin Council to create, run and facilitate social and fitness activities, to address social isolation and enhance wellbeing.

Advice & Supported Guidance Telford – funded by Telford & Wrekin Council to provide Information and Advice to older people in Telford & Wrekin.

Home from Hospital South Shropshire – funded by the ICB (CCG) to provide Hospital Discharge Assistance in South Shropshire.

Community Care Co-ordinators – funded by 2 Medical Practices to provide sign posting to relevant services to reduce reoccurring appointments.

Notes to the financial statements

For the year ended 31 March 2025

Care Navigator (Telford) – funded by Telford & Wrekin Council to provide sign posting to relevant services to reduce reoccurring appointments.

NESIT Project – funded by ICB / CCG Service undergoing redevelopment to provide Proactive & Wellbeing Care in Shropshire.

Dementia Respite Service – charged for Service providing a Respite Service to Dementia Services and their Carers.

Dementia Development Support – funded by ICB / CCG and previous appeal fundraising to run and facilitate drop in support groups across Shropshire & Telford for Dementia Sufferers, providing entertainment and a safe environment.

Lasting Power of Attorney – charged for service to complete Power of Attorney applications.

Volunteer Befriending Service – funded by Shropshire Council to provide a face to face volunteer befriending and telephone buddy service in Shropshire.

WIPS Partners – allocation of Shropshire Council funding for collaborative partnership working within the Wellbeing and Independence Preventative work across Shropshire.

Benefits Advice Telford – funded by Telford & Wrekin Council to provide benefits advice and support with applying for benefits for older people in Telford.

Befriending Telford – funded by Telford & Wrekin Council to provide a face to face volunteer befriending and telephone buddy service in Telford.

Power of Three – funded by Shropshire Masonic Community Foundation to provide wellbeing activities in South Shropshire.

Digital Inclusion Project – funded by Reserves to advise and guide older people on IT training & accessibility.

Digital Champion Project – funded by Age UK (National) to provide training on IT and technical aids addressing exclusion.

Walking Tennis – funded by Age UK (National) to create and run Walking Tennis Groups in Shropshire.

Purposes of designated funds

6 Months Core Service Costs – fund allocated to cover the costs in the event of winding up the organisation.

Lease Obligation Reserve – to meet regulatory requirements.

Redundancy Reserve – contingency to cover redundancies; transfer of 2 redundancy costs in 24/25.

IT Development Strategy – fund designated for IT upgrades due to technical advances; full organisational IT upgrade in 2024.

Premises Strategy – fund created to enable premises relocation and subsequent development; Premises Depreciation transferred here.

Service Development – fund to enable the continuation of core services or development of new services.

75th Birthday Celebration Event – to fund a specific event applicable to the Organisations 75th Birthday in 25/26.

75th Birthday Strategic Plan – to fund 75th Birthday Appeal and events.

21 Operating lease commitments payable as a lessee

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following

	Property		Equipment	
	2025	2024	2025	2024
	£	£	£	£
Less than one year	58,800	58,808	9,912	-
One to five years	235,200	222,132	49,550	-
Over five years	117,600	147,000	9,072	-
	411,600	427,940	68,534	-

22 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

Our offices

Shrewsbury Office

Bellstone
Shrewsbury
SY1 1HX
01743 233 123

Home from Hospital,
South Shropshire
Room 50 Helena Lane House
20 Hamlet Road
Ludlow
SY8 2NP
01584 878 046

www.ageukstw.org.uk

Our professional advisors

Bankers

Barclays Bank plc, Shrewsbury

Auditors

Sayer Vincent, Shrewsbury

Solicitors

Wace Morgan, Shrewsbury

Our quality marks



**Age UK Charity
Quality Standard**



Our Ludlow Chess group took part
in an intergenerational tournament

Age UK Shropshire Telford & Wrekin
Bellstone
Shrewsbury SY1 1HX
01743 233 123
www.ageukstw.org.uk

Age UK Shropshire Telford & Wrekin is a charitable company limited by guarantee and registered in England and Wales
Registered charity number 1090445. Company number 04292896.
Registered office is Bellstone, Shrewsbury, Shropshire SY1 1HX