

**AGE CONCERN STOURBRIDGE & HALESOWEN**  
**REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

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<p><b>FRONT COVER:</b>  <b>Photo shows The Elton Centre building.</b></p>
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# AGE CONCERN STOURBRIDGE & HALESOWEN

## COMPANY LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025

### **TRUSTEES/DIRECTORS who served during the year:**

David Harbach – Chair of Trustees  
Gaye Partridge – Vice Chair  
Dr Paul Collins  
Brian Mitchell  
Brett Bowen  
Julie Sheldon  
Mark Williams (appointed 23.1.25)

**SECRETARY:** Brian Mitchell FCCA

**CENTRE MANAGER:** Kim Guest

### **REGISTERED OFFICE:**

The Elton Centre  
St John's Road  
Stourbridge  
West Midlands DY8 1EJ  
UK

Tel No: 01384 390065  
E-mail: [acshstourbridge@gmail.com](mailto:acshstourbridge@gmail.com)  
Website: [www.ageconcernsh.org.uk](http://www.ageconcernsh.org.uk)

**Charity Registration No:** 1096783

**Company Registration No:** 03266213 Company limited by guarantee;  
Registered in England.

**INDEPENDENT EXAMINER:** Dalton Pardoe Limited  
Chartered Accountants  
794 High Street  
Kingswinford  
West Midlands DY6 8BQ

**BANKERS:** HSBC  
114 High Street  
Stourbridge  
West Midlands DY8 1DZ

**SOLICITORS:** Higgs & Sons  
3 Waterfront Business Park  
Brierley Hill  
West Midlands DY5 1LX

**PENSION PROVIDER:** Legal & General

## **CHAIRMAN'S REPORT 2025**

It is my privilege once again to present this report on behalf of the Trustees.

This has been **another challenging yet deeply rewarding year** for Age Concern Stourbridge and Halesowen. The landscape in which we work continues to shift — with increasing pressures on older people, the rising cost of living, and the growing demand for support and advice. Despite these challenges, our small but resolute team has continued to deliver an outstanding service to those who need us most.

Every day, we see first-hand the difference that our organisation makes. Whether it is helping someone to access the **benefits and entitlements they so rightly deserve**, offering a listening ear, or simply providing a friendly face and reassurance.

What makes Age Concern Stourbridge and Halesowen truly special is that we are **a unique and trusted part of our Borough's community** — a place where older people know they will be heard, respected, and supported. That reputation has been earned over many years through kindness, consistency, and care. Our work has always been rooted in caring for our older community members, but we know that support and friendship are things we all need, no matter our age. As we look ahead, we want to make sure our doors are always open to everyone, by continuing to welcome people from all walks of life and all stages of life, so we can grow together and keep building a community that truly looks out for one another, now and in the years to come.

There are, of course, **many more projects and services we would love to develop**, as the needs of our older population continue to grow. Sadly, as with many charities, **our financial resources limit how far and how fast we can go**. We remain determined to explore every opportunity to secure sustainable funding, so that we can continue to reach and support even more people in the year ahead.

I want to express my heartfelt gratitude to our **volunteers**, who are the lifeblood of Age Concern Stourbridge and Halesowen. Without their commitment, generosity, and compassion, our work simply would not be possible. It is both **humbling and inspiring** to see so many giving their time and energy to help others. Their dedication reminds us all why this charity exists — and why it matters so deeply.

In conclusion, while challenges remain, our purpose is clear, our community strong, and our commitment unwavering. Together—with determination, creativity, and teamwork—we will continue to make a difference.

With gratitude and pride.

**David Harbach**  
**Chair of Trustees**



## **STRUCTURE, MANAGEMENT AND GOVERNANCE**

Age Concern Stourbridge and Halesowen is a local, independent charity which has been providing care to older people since 1975. Our aim is to offer practical support by providing services that help the over 50's in the Dudley Borough to get out and about, meet friends, keep active, stay healthy and generally live life to the full.

Our Elton Centre in Stourbridge provides a range of activities such as bowls, exercises, art & crafts etc., plus an Advice & Information service providing free help on benefits, health and social care etc. Exercise classes are also provided at Halesowen Town Hall (previously "The Cornbow").

The Elton Centre is also available for hire by local community organisations.

Age Concern S&H is incorporated as a charitable company limited by guarantee and not having a share capital. Accordingly, the trustees of the charity are also directors for the purposes of company law. The constitution of the charity is contained within its Memorandum and Articles of Association.

Management of the Charity is by the Board of Trustees/Directors who are committed to the principles and practice of good governance as issued by the Charity Commission and as contained in the various associated Codes for the voluntary and community sector.

Annual accounts are subject to an independent examination by an appropriately qualified Chartered Accountant.

## **ACHIEVEMENTS & PERFORMANCE 2025**

### **Financial Review:**

Accounts for the year ended 31.03.25 show a net decrease in funds ("loss") of £7,721; as compared with the previous year's loss of £14,320 – so some improvement with increased costs offset by higher income achieved. Losses are reflected in reduced cash reserves of £80,950 as at 31.03.25 as compared with £89,902 as at 31.03.24 – but still healthy.

Total Balance Sheet Funds as at 31 March 2025 were £519,576 as compared with £527,297 as at 31 March 2024. Total funds include as an asset the Elton Centre which is owned by the charity. A professional valuation carried out in 2017 gave a market value in the region of £285,000.

Full financial statements prepared by Dalton Pardoe Limited form part of this Annual Trustees' Report. A summary of these statements is provided in Appendices 1 – 4 attached to help readers better understand the charity's results. Supporting notes are included in the Income and Expenditure reviews below and in the later Independent Examiner's Report.

- Appendix 1. Our Results in Brief;
- Appendix 2. Pie Chart - Income & Expenditure for 2025.
- Appendix 3. Bar Chart – Income & Expenditure for 2025 & 2024;
- Appendix 4. Detailed Statement of Financial Activities.

### **Income Review:**

#### Activities

Leisure activities for our older clients continue to be popular with a range of activities including indoor bowls, art & crafts, exercises (including yoga, tai chi, pilates and meditation classes), harmonica club etc.

In the year ended 31 March 2025 these activities brought in total income of £30,053 (2024: £26,541).

### Room Hire

Since re-opening in May 2021 following the Covid pandemic our Centre Manager, Kim Guest, has been successful in attracting a wider range of bookings and age groups which has been important in making the Centre viable (and more vibrant) and thus helping to achieve its aims of caring for older people. Following the significant loss of local authority grants in April 2017 and the impact of Covid-19 restrictions subsequently, the extra income from room hire has proved essential in the charity's survival.

During the year many diverse local groups hired rooms within the Elton Centre on a regular basis for a variety of family-orientated activities. Bookings also included a local pharmacy using the Centre for carrying out Covid-19 and flu vaccinations, and Dudley Council as a venue for local elections.

Room hire not only generates extra income for the charity but also provides a valuable community service, as well as promoting the charity's location and facilities.

In the year ended 31 March 2025 room hire brought in total income of £14,831 (2024: £17,241).

### Kitchen/Café

Significantly improved income following the appointment of Lee as the kitchen manager. The year saw changes in the running of the kitchen and new menus, with a growing number of people using the café; including our popular Sunday lunches and visiting groups such as Talkin Tables and Bereavement Support.

In the year ended 31 March 2025 the café brought in total income of £39,447 (2024: £22,107) – an increase of 78%.

### Other Income

Other income received in the year of £15,248 came from donations & grants, fund raising events, interest etc. (2024: £18,689).

Grants received in the year of £6,744 helped to fund new projects identified by the Board for new chairs, freezer, and training needs.

Fund raising events raised £3,185, including Kim's popular skittles, quizzes and kurling evenings; plus raffles, football cards, and Christmas fayre. Donations raised a further £1,568 including a number of "in memoriam" donations, Redlake Wills, and smaller donations to the Advice Office for help given.

Other income of £3,751 comprised £2,880 from interest received, and £871 from other miscellaneous items including parking fees and commission.

The charity is grateful to those people who supported us by attending events and making donations.

### **Expenditure Review:**

Total expenditure in the year to 31.03.25 was £107,300 as compared with £98,898 in the previous year, an increase of 8.5%.

Wages and volunteer costs were £48,401, an increase of 25%; reflecting national pay awards and extra hours associated with new kitchen procedures.

Property costs were £24,920, a decrease of 20%. Property costs include energy, water, repairs and maintenance, cleaning and depreciation. Savings in the year reflect lower R & M and energy costs.

Administration costs were £9,200 an increase of 32%. Admin costs include insurance, telephones, printing, training and general expenses.

Kitchen / Café costs of £13,584 increased by 25% reflecting increased sales.

Activity costs of £11,195 relate to tutor and events costs; an increase of 2%.

### **Advice & Information Service:**

An important part of the charity's work is providing information and advice to older people on a range of individual problems including benefit entitlement, debt advice, mobility, Blue Badges, housing etc. – many of which now require completion of claims on-line. This is a free service, although clients are invited to make donations.

With the current cost of living pressures and increased referrals from job centres, CABs etc we have seen a significant increase in enquiries being received. A particular demand in the year was for pension credit advice following the Government's cutback on Winter Fuel allowances. Other important work relates to claims for Attendance Allowance and Personal Independent Payments: It is estimated that staff helped clients to access up to £300,000 of entitlements over the year.

In the year ended 31 March 2025 our staff provided help to 1,001 clients.

The service is provided by a team of volunteers with CAB experience. Upgrades to our computer and telephone systems have improved facilities for staff and clients, plus a greater use of social media and our website to promote the help available. There is an ongoing need for more volunteers to meet clients' needs.

Additional services to support the community have also been developed including a bereavement help group, and participation in Dudley Council's initiatives for older people such as Warm Welcome and Talkin' Tables. As part of the Council's Ageing Well Festival the Elton Centre held a special Ageing Well Sunday lunch in September attended by the Mayor and local MPs.

### **Marketing & Community**

During the year our new Trustee, Julie Sheldon, advised the Board on strategies for improving the charity's communications with the public and local organisations based on a greater use of social media, press releases, our website etc. A number of marketing and communication programmes have been implemented to promote activities and events, including a kitchen launch, facilities for community groups, volunteers, and a "Calendar of Events". These initiatives have significantly raised the profile of the charity, and increased numbers attending the Centre.

### **FUTURE PLANS**

As reported in the Chairman's report (page 3) the charity will be focussed on sustainability and growth in the coming year, and its ongoing commitment to the well-being of the older people we serve.

In May 2025 Age Concern Stourbridge celebrated 50 years since the charity was originally started by a small group of church and scout volunteers who saw a need locally to provide a support network for older people who were vulnerable for various reasons.

Specific future plans and strategies include:

- To explore opportunities to secure sustainable funding in the year ahead so that we can continue to reach and support even more people. This will include ongoing cost-saving measures including in particular energy cost savings, reviews of income streams and charges, and available grants.
- Ongoing development of our Café/Kitchen as a viable service is considered a priority in terms of generating increased footfall and income. This will build on progress to date to grow numbers and to provide a strong and safe environment for all that use the centre.
- To provide improved and additional parking facilities to meet the increased numbers of users to the site. Plans include the possible demolition of an existing portacabin which is in a poor state of repair.

- With the closure of other local offices such as Age UK Dudley, and Stourbridge Citizens Advice, there is a recognised need to extend our information services for older people to meet increased demands. Recruiting and training more volunteers is a necessity, as also is the opportunity to extend the areas we serve.
- Due to cost constraints the recruitment of more volunteers is seen as important to meet users' needs whilst also ensuring that the charity remains viable. Currently volunteers are a valuable addition in supporting our kitchen, advice & information, and garden.  
Volunteers also include our trustees and the need to recruit new trustees with the necessary skills and commitment to implement future strategies and changes.
- Age Concern S&H is a member of a Limited Liability Partnership (LLP) with other local organisations and charities. The LLP was formed in 2017 to explore tender opportunities and to prepare bids using the shared resources of its members. Potential benefits remain under review.

The charity's website [www.ageconcernsh.org.uk](http://www.ageconcernsh.org.uk) and Facebook [the elton centre – age concern](#) can be visited to find out more about the charity and the latest news on what is happening at our Elton Centre.

***Please do take a look.***

## OUR RESULTS IN BRIEF

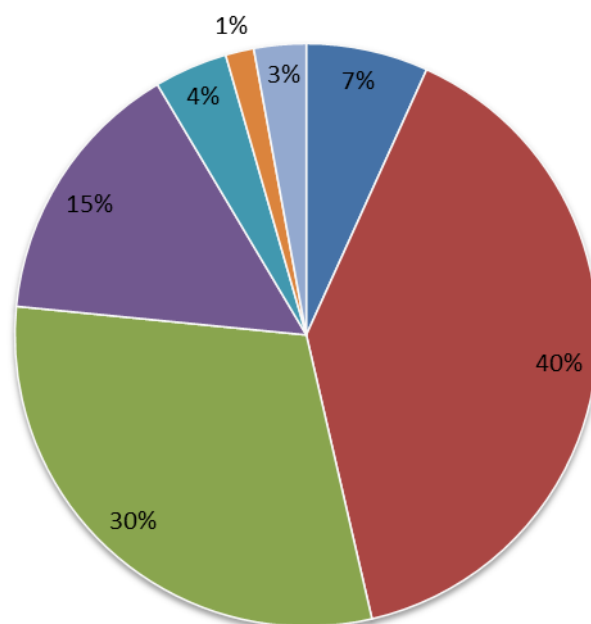
	31-Mar 2025	31-Mar 2024
<b>INCOME:</b>		
GRANTS	£6,744	£3,477
KITCHEN / CAFÉ	£39,447	£22,107
ACTIVITIES	£30,053	£26,541
ROOM HIRE	£14,831	£17,241
OTHER FUND RAISING	£3,185	£6,311
DONATIONS	£1,568	£3,511
OTHER	£871	£2,552
INVESTMENTS	£2,880	£2,838
<b>TOTAL INCOME</b>	<b>£99,579</b>	<b>£84,578</b>
<b>EXPENDITURE:</b>		
WAGES & VOLUNTEERS	£48,401	£38,646
PROPERTY COSTS	£24,920	£31,492
ADMIN. COSTS	£9,200	£6,929
KITCHEN / CAFÉ	£13,584	£10,867
ACTIVITY COSTS	£11,195	£10,964
<b>TOTAL EXPENDITURE</b>	<b>£107,300</b>	<b>£98,898</b>
<b>SURPLUS / LOSS FOR YEAR</b>	<b>-£7,721</b>	<b>-£14,320</b>
	LOSS	LOSS
<b>TOTAL FUNDS HELD</b>	<b>£519,576</b>	<b>£527,297</b>
<b>INCL CASH AT BANK</b>	<b>£80,950</b>	<b>£89,902</b>



# AGE CONCERN STOURBRIDGE & HALESOWEN

## FINANCE YEAR ENDED 31st MARCH 2025

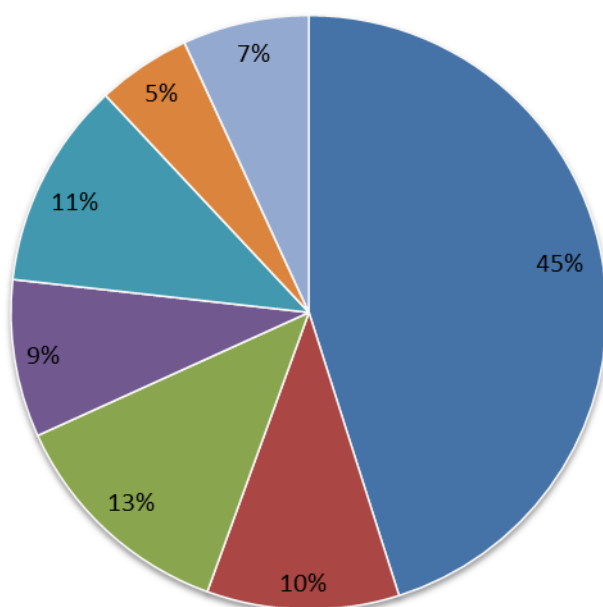
### INCOME



**TOTAL INCOME £99,579**

- 7% GRANTS £6,744
- 39% KITCHEN / CAFE £39,447
- 30% ACTIVITIES £30,053
- 15% ROOM HIRE £14,831
- 4% FUND RAISING & OTHER £4,056
- 2% DONATIONS £1,568
- 3% INVESTMENTS (interest received) £2,880

### EXPENDITURE



**TOTAL EXPENDITURE £107,300**

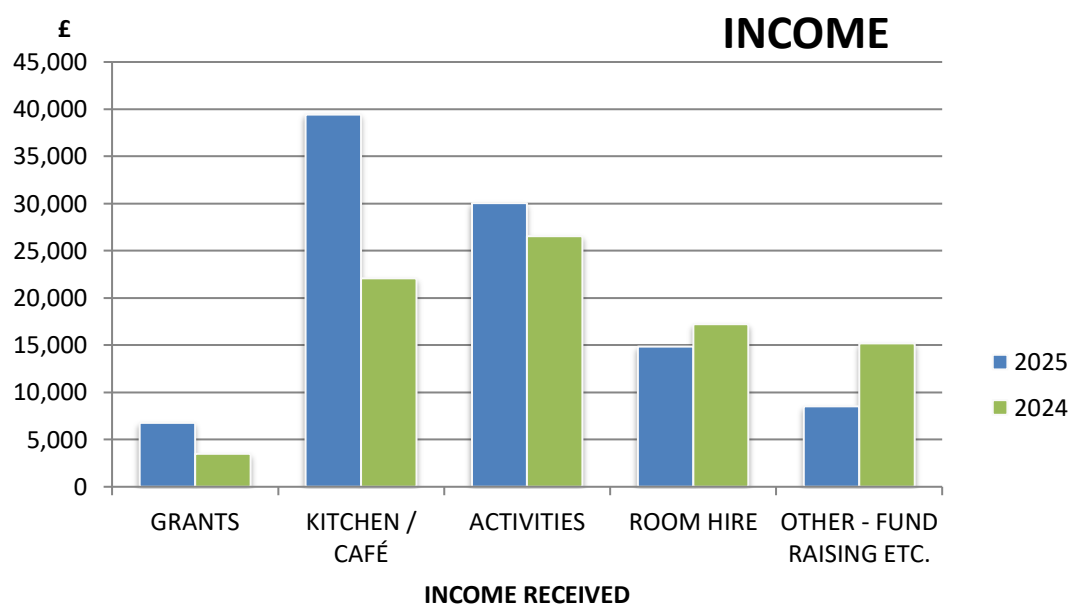
- 45% WAGES & VOLUNTEERS £48,401
- 10% ACTIVITIES £11,195
- 13% KITCHEN / CAFÉ £13,584
- 9% ADMINISTRATION £9,200
- 11% UTILITIES(gas, electricity, water) £12,090
- 5% REPAIRS, CLEANING ETC. £5,470
- 7% DEPRECIATION £7,360

**LOSS (-) £7,721**

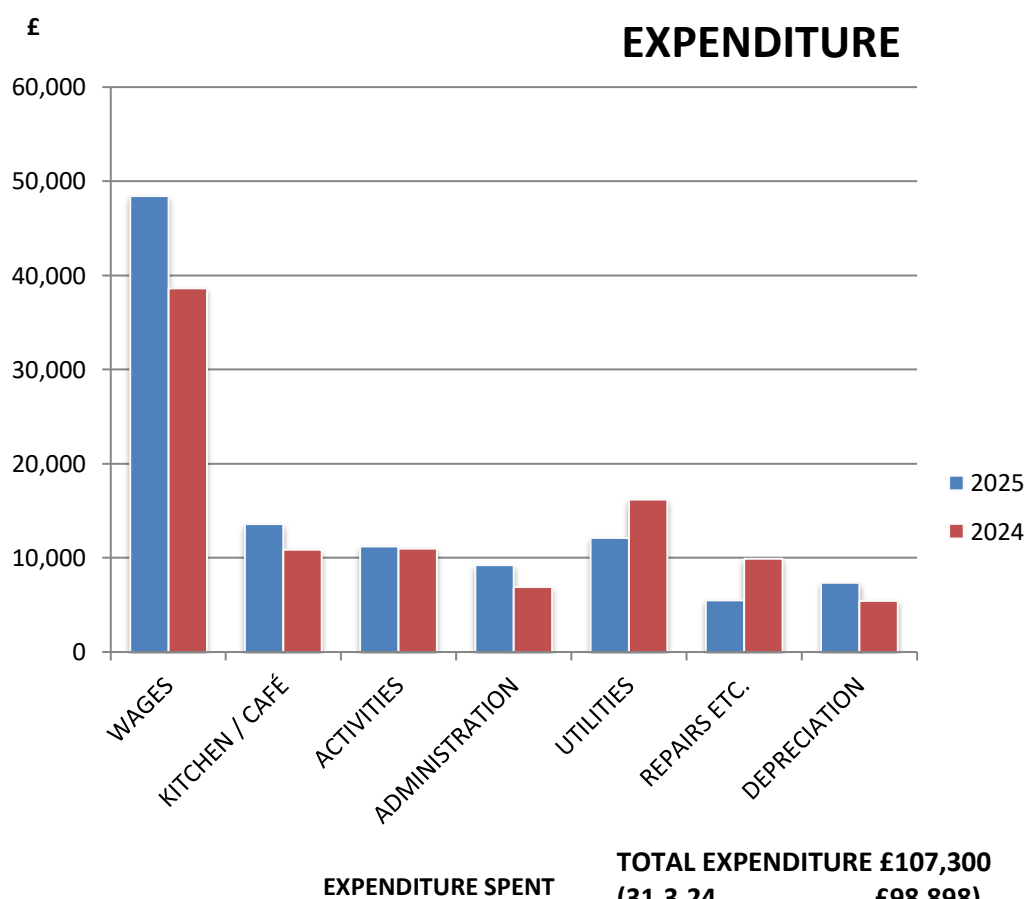
## APPENDIX 3

# AGE CONCERN STOURBRIDGE & HALESOWEN

## FINANCE - YEAR ENDED 31st MARCH 2025



**TOTAL INCOME £99,579**  
**(31.3.24 £84,578)**



**TOTAL EXPENDITURE £107,300**  
**(31.3.24 £98,898)**

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

	2025 £	2024 £
<b>Income from:</b>		
Grants	6,744	3,477
Donations	1,568	3,511
Charitable activities	69,500	48,648
Other fund raising activities	18,016	23,552
Investments	2,880	2,838
Other income	871	2,552
<b>Total Income (A)      Analysis Overleaf</b>	<b>99,579</b>	<b>84,578</b>
<b>Expenditure on:</b>		
Wages and volunteers expenses	48,401	38,646
Insurance	1,516	1,398
Gas, electricity & water	12,091	16,181
Administration	6,843	4,811
Audit fees	840	720
Professional fees	0	0
Repairs, cleaning etc.	5,470	9,907
Depreciation	7,360	5,404
Activities:		
Kitchen / Café	13,584	10,867
Other	11,195	10,964
Loss on Disposals	0	0
<b>Total expenditure (B)      (Analysis by Activity Overleaf)</b>	<b>107,300</b>	<b>98,898</b>
<b>Net Income and Expenditure      (A - B)</b>	<b>-7,721</b>	<b>-14,320</b>
<b>Add: Net gains/losses (-) on investments</b>	<b>0</b>	<b>0</b>
<b>NET MOVEMENT IN FUNDS (In Year)</b>	<b>LOSS -7,721</b>	<b>PROFIT -14,320</b>
ADD Fund Balances at 1st April b/fwd	527,297	541,617
<b>FUND BALANCES AT 31 MARCH</b>	<b>519,576</b>	<b>527,297</b>
 <b>BALANCE SHEET AT 31 MARCH:</b>		
Fixed Assets	434,990	436,648
Investments held - LLP.	1,000	1,000
Current Assets:		
Stocks	400	400
Debtors	5,277	6,406
Cash at bank	80,950	89,902
	86,627	96,708
Less Creditors	-3,041	-7,059
Net current assets	83,586	89,649
<b>NET ASSETS</b>	<b>519,576</b>	<b>527,297</b>
 <b>REPRESENTED BY:</b>		
<b>Unrestricted funds:</b>		
General unrestricted funds	505,266	514,796
 <b>Restricted funds:</b>	<b>14,310</b>	<b>12,501</b>
<b>TOTAL FUNDS C/FWD (At Year End)</b>	<b>519,576</b>	<b>527,297</b>

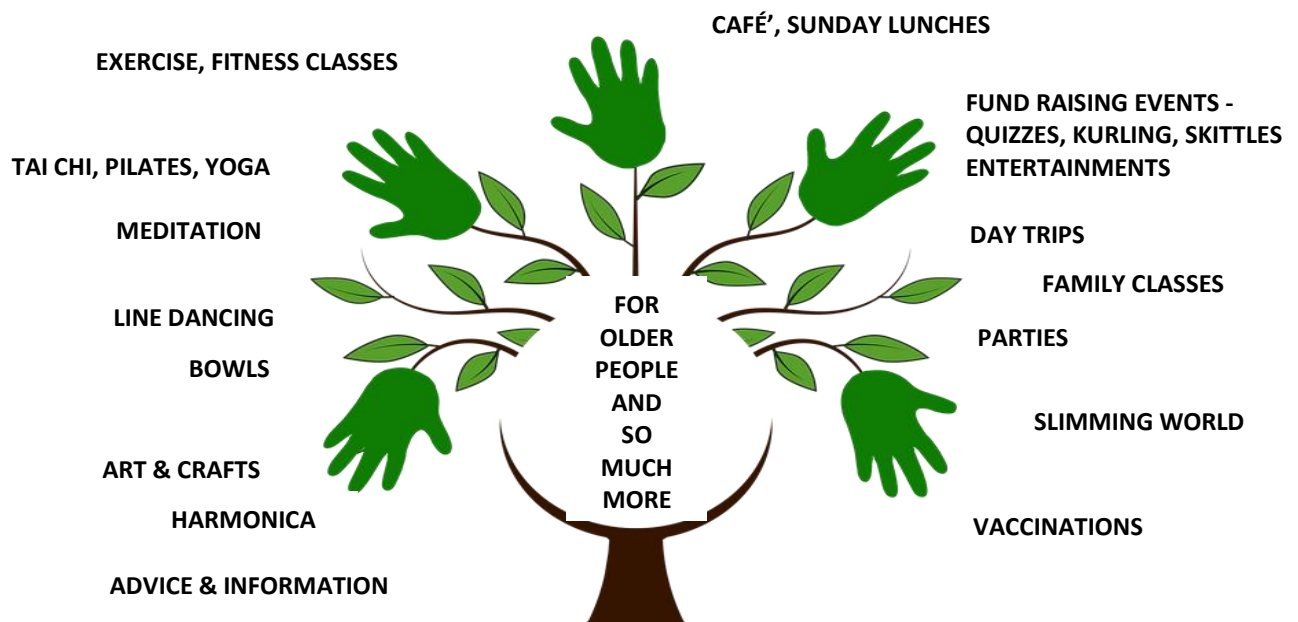
**APPENDIX 4 continued**

<b>ANALYSIS OF INCOME:</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Voluntary income:</b>		
Donations	1,568	3,511
Grants received	6,744	3,477
	<b>8,312</b>	<b>6,988</b>
<b>Charitable activities:</b>		
Grants - DMBC	0	0
Kitchen	39,447	22,107
Bowls	7,060	7,130
Exercise classes (Elton)	6,619	4,859
Tai Chi, Yoga, Pilates	4,490	3,846
Art	1,490	1,643
Crafts	920	980
Exercise classes (Cornbow)	6,692	8,083
Harmonica, Meditation	2,782	0
	<b>69,500</b>	<b>48,648</b>
<b>Other trading activities:</b>		
Room Hire	14,831	17,241
Fund Raising events	1,851	5,556
Miscellaneous	1,334	755
	<b>18,016</b>	<b>23,552</b>
<b>Investments:</b>		
Investment income - interest	<b>2,880</b>	<b>2,838</b>
<b>Other Income:</b>		
Parking fees, Miscellaneous	764	792
Commission	107	1,760
	<b>871</b>	<b>2,552</b>
<b>Total Income</b>	<b>99,579</b>	<b>84,578</b>
Add: Investments Gain/Loss(-)	0	0
<b>Total Accounts</b>	<b>99,579</b>	<b>84,578</b>

# REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025



Registered Charity No: 1096783  
Company Registration No: 03266213  
[www.ageconcernsh.org.uk](http://www.ageconcernsh.org.uk)



**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31 March 2025**  
**for**  
**AGE CONCERN STOURBRIDGE AND HALESOWEN**

**Dalton Pardoe Limited**  
**Chartered Accountants**  
**794 High Street**  
**Kingswinford**  
**West Midlands**  
**DY6 8BQ**

**AGE CONCERN STOURBRIDGE AND HALESOWEN**

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for the Year Ended 31 March 2025**

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## **AGE CONCERN STOURBRIDGE AND HALESOWEN**

### **Report of the Trustees for the Year Ended 31 March 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and activities**

The objective for which the charity is established is "To promote the relief of elderly people in a manner which now or hereafter may be deemed by law to be charitable in and around Stourbridge and Halesowen and the surrounding areas".

Age Concern Stourbridge and Halesowen is a local independent charity which has been providing care to older people for 50 years. Our Elton Centre, Stourbridge, provides a range of services and activities including bowls, exercises, arts and crafts, café and Sunday lunches etc. Also an Information Office offering free advice and help on benefits, health and social care etc. Our Elton Centre is also available for hire by local community organisations.

Weekly exercise classes are also held at Halesowen Town Hall ("The Cornbow").

#### **ACHIEVEMENTS AND PERFORMANCE**

See separate Trustees Report for details of achievements and performance during the year.

#### **FINANCIAL REVIEW**

The net deficit for the year amounted to £7,721 (2024 - £14,320 deficit). Total funds reduced over the year under review from £527,297 to £519,576.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between six and twelve months expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

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

##### **Governing document**

Age Concern Stourbridge and Halesowen was registered with Companies House and the Charity Commission on 1st April 2010. The company is limited by guarantee, not having a share capital. An updated Articles and Memorandum of Association was approved for the charity which incorporated changes introduced by the Companies Act 2006.

The charity's Governing Document is the Articles and Memorandum of Association.

The directors of the company are also the trustees for the purpose of charity law.

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

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

03266213 (England and Wales)

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

1096783

##### **Registered office**

The Elton Centre  
St John's Road  
Stourbridge  
West Midlands  
DY8 1EJ

##### **Trustees**

D Harbach - Chairman  
G Partridge  
Dr P H Collins  
B Mitchell FCCA  
J Sheldon  
B J Bowen  
M Williams (appointed 23.1.25)

##### **Company Secretary**

B Mitchell FCCA



## AGE CONCERN STOURBRIDGE AND HALESOWEN

### Report of the Trustees for the Year Ended 31 March 2025

#### REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner  
Mr C Dalton FCA  
Dalton Pardoe Limited  
Chartered Accountants  
794 High Street  
Kingswinford  
West Midlands  
DY6 8BQ

#### GOING CONCERN

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. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

#### TRUSTEES' RESPONSIBILITY STATEMENT

The trustees (who are also the directors of AGE CONCERN STOURBRIDGE AND HALESOWEN for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

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

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

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 5 December 2025 and signed on its behalf by:



D Harbach - Chairman - Trustee

**Independent Examiner's Report to the Trustees of  
AGE CONCERN STOURBRIDGE AND HALESOWEN**

**Independent examiner's report to the trustees of AGE CONCERN STOURBRIDGE AND HALESOWEN ('the Company')**

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

**Responsibilities and basis of report**

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

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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



Mr C Dalton FCA  
The Institute of Chartered Accountants in England and Wales

Dalton Pardoe Limited  
Chartered Accountants  
794 High Street  
Kingswinford  
West Midlands  
DY6 8BQ

5 December 2025

**AGE CONCERN STOURBRIDGE AND HALESOWEN**

**Statement of Financial Activities  
for the Year Ended 31 March 2025**

	Notes	Unrestricted funds £	Restricted fund £	31.3.25 Total funds £	31.3.24 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and grants		1,568	6,744	8,312	6,988
<b>Charitable activities</b>	4				
- Income		69,500	-	69,500	48,648
Other trading activities	2	18,016	-	18,016	23,552
Investment income	3	2,880	-	2,880	2,838
Other income		871	-	871	2,552
<b>Total</b>		<u>92,835</u>	<u>6,744</u>	<u>99,579</u>	<u>84,578</u>
<b>EXPENDITURE ON</b>					
Raising funds	5	7,427	-	7,427	7,111
<b>Charitable activities</b>	6				
- Expenditure		94,098	4,935	99,033	91,067
Other		840	-	840	720
<b>Total</b>		<u>102,365</u>	<u>4,935</u>	<u>107,300</u>	<u>98,898</u>
<b>NET INCOME/(EXPENDITURE)</b>		<b>(9,530)</b>	<b>1,809</b>	<b>(7,721)</b>	<b>(14,320)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		514,796	12,501	527,297	541,617
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>505,266</u></u>	<u><u>14,310</u></u>	<u><u>519,576</u></u>	<u><u>527,297</u></u>

The notes form part of these financial statements

**AGE CONCERN STOURBRIDGE AND HALESOWEN**

**Balance Sheet  
31 March 2025**

	Notes	Unrestricted funds £	Restricted fund £	31.3.25 Total funds £	31.3.24 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	12	421,244	13,746	434,990	436,648
Unlisted investments	13	1,000	-	1,000	1,000
		<u>422,244</u>	<u>13,746</u>	<u>435,990</u>	<u>437,648</u>
<b>CURRENT ASSETS</b>					
Stocks	14	400	-	400	400
Debtors	15	5,277	-	5,277	6,406
Cash at bank		80,386	564	80,950	89,902
		<u>86,063</u>	<u>564</u>	<u>86,627</u>	<u>96,708</u>
<b>CREDITORS</b>					
Amounts falling due within one year	16	(3,041)	-	(3,041)	(7,059)
<b>NET CURRENT ASSETS</b>		<u>83,022</u>	<u>564</u>	<u>83,586</u>	<u>89,649</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>505,266</u>	<u>14,310</u>	<u>519,576</u>	<u>527,297</u>
<b>NET ASSETS</b>		<u>505,266</u>	<u>14,310</u>	<u>519,576</u>	<u>527,297</u>
<b>FUNDS</b>	17				
Unrestricted funds:					
General fund				505,266	514,796
Restricted funds:					
Restricted funds				14,310	12,501
<b>TOTAL FUNDS</b>				<u>519,576</u>	<u>527,297</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 5 December 2025 and were signed on its behalf by:



D Harbach - Chairman - Trustee

The notes form part of these financial statements

**Notes to the Financial Statements  
for the Year Ended 31 March 2025**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Critical accounting judgements and key sources of estimation uncertainty**

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

**Income**

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

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

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

Freehold property	- not provided
Fixtures and fittings	- 20% on cost

No depreciation is provided on freehold property as, in the opinion of the trustees there has been an increase in the value between the date of purchase and the balance sheet date.

**Fixed asset investments**

Fixed asset investments are stated at market value.

**Related party exemption**

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

**Stocks**

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

**Taxation**

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

**Fund accounting**

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

# AGE CONCERN STOURBRIDGE AND HALESOWEN

## Notes to the Financial Statements - continued for the Year Ended 31 March 2025

### 1. ACCOUNTING POLICIES - continued

#### Going concern

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. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

### 2. OTHER TRADING ACTIVITIES

	31.3.25	31.3.24
	£	£
Room hire	14,831	17,241
Fayres/jumble sales	1,851	5,556
Miscellaneous/sundry events	1,334	755
	<u>18,016</u>	<u>23,552</u>

### 3. INVESTMENT INCOME

	31.3.25	31.3.24
	£	£
Income from investments	<u>2,880</u>	<u>2,838</u>

### 4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.25	31.3.24
		£	£
Kitchen	- Income	39,447	22,107
Exercise (Cornbow)	- Income	6,692	8,083
Bowls	- Income	7,060	7,130
Keep fit/ Yoga	- Income	11,109	8,705
Art and crafts	- Income	2,410	2,623
Harmonica	- Income	965	-
Meditation	- Income	1,817	-
		<u>69,500</u>	<u>48,648</u>

### 5. RAISING FUNDS

#### Raising donations and legacies

	31.3.25	31.3.24
	£	£
Other fundraising costs	2,604	3,613
Staff costs	4,823	3,498
	<u>7,427</u>	<u>7,111</u>

**AGE CONCERN STOURBRIDGE AND HALESOWEN**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**6. CHARITABLE ACTIVITIES COSTS**

	Direct Costs (see note 7)
	£
- Expenditure	<b>99,033</b>
	<u><u>          </u></u>

**7. DIRECT COSTS OF CHARITABLE ACTIVITIES**

	<b>31.3.25</b>	<b>31.3.24</b>
	£	£
Staff costs	<b>43,578</b>	35,148
Depreciation (net of grants)	<b>2,876</b>	2,207
Kitchen and shop purchases	<b>13,584</b>	10,867
Activities	<b>10,774</b>	10,170
Insurance	<b>1,294</b>	1,177
Repairs and maintenance	<b>4,749</b>	8,807
Gas, electricity and water	<b>11,148</b>	15,003
Administration costs	<b>6,095</b>	3,800
Release of restricted funds	<b>4,935</b>	3,888
	<u><u><b>99,033</b></u></u>	<u><u><b>91,067</b></u></u>

**8. NET INCOME/(EXPENDITURE)**

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

	<b>31.3.25</b>	<b>31.3.24</b>
	£	£
Depreciation - owned assets	<b>7,361</b>	5,403
Independent examiners fee	<b>840</b>	720
	<u><u>          </u></u>	<u><u>          </u></u>

**9. TRUSTEES' REMUNERATION AND BENEFITS**

No Trustee received remuneration in either 2025 or 2024.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

**10. STAFF COSTS**

Were made up as follows:

	<b>31.3.25</b>	<b>31.3.24</b>
	£	£
Wages and salaries	<b>32,183</b>	29,455
Volunteers	<b>4,430</b>	3,580
Contractor	<b>11,788</b>	5,611

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

	<b>31.3.25</b>	<b>31.3.24</b>
Clerical	<b>2</b>	2
Cleaners	<b>1</b>	1
	<u><u><b>3</b></u></u>	<u><u><b>3</b></u></u>

No employees received emoluments in excess of £25,000.

**AGE CONCERN STOURBRIDGE AND HALESOWEN**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and grants	3,510	3,478	6,988
<b>Charitable activities</b>			
- Income	48,648	-	48,648
Other trading activities	23,552	-	23,552
Investment income	2,838	-	2,838
Other income	2,552	-	2,552
<b>Total</b>	<u>81,100</u>	<u>3,478</u>	<u>84,578</u>
<b>EXPENDITURE ON</b>			
Raising funds	7,111	-	7,111
<b>Charitable activities</b>			
- Expenditure	87,179	3,888	91,067
Other	720	-	720
<b>Total</b>	<u>95,010</u>	<u>3,888</u>	<u>98,898</u>
<b>NET INCOME/(EXPENDITURE)</b>	(13,910)	(410)	(14,320)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	528,706	12,911	541,617
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>514,796</u>	<u>12,501</u>	<u>527,297</u>

**12. TANGIBLE FIXED ASSETS**

	Freehold property £	Fixtures and fittings £	Totals £
<b>COST</b>			
At 1 April 2024	416,402	137,570	553,972
Additions	-	5,703	5,703
At 31 March 2025	<u>416,402</u>	<u>143,273</u>	<u>559,675</u>
<b>DEPRECIATION</b>			
At 1 April 2024	-	117,324	117,324
Charge for year	-	7,361	7,361
At 31 March 2025	<u>-</u>	<u>124,685</u>	<u>124,685</u>
<b>NET BOOK VALUE</b>			
At 31 March 2025	<u>416,402</u>	<u>18,588</u>	<u>434,990</u>
At 31 March 2024	<u>416,402</u>	<u>20,246</u>	<u>436,648</u>

No depreciation is provided on freehold property as, in the opinion of the trustees there has been an increase in the value between the date of purchase and the balance sheet date.



**AGE CONCERN STOURBRIDGE AND HALESOWEN**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**13. UNLISTED INVESTMENTS**

	Unlisted investments £
<b>MARKET VALUE</b>	
At 1 April 2024 and 31 March 2025	<u>1,000</u>
<b>NET BOOK VALUE</b>	
At 31 March 2025	<u>1,000</u>
At 31 March 2024	<u>1,000</u>

**14. STOCKS**

	31.3.25 £	31.3.24 £
Stocks	<u>400</u>	<u>400</u>

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

	31.3.25 £	31.3.24 £
Prepayments and accrued income	<u>5,277</u>	<u>6,406</u>

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

	31.3.25 £	31.3.24 £
Trade creditors	-	4,497
Social security and other taxes	373	253
Accruals and deferred income	<u>2,668</u>	<u>2,309</u>
	<u>3,041</u>	<u>7,059</u>

**17. MOVEMENT IN FUNDS**

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
<b>Unrestricted funds</b>			
General fund	514,796	(9,530)	505,266
<b>Restricted funds</b>			
Restricted funds	12,501	1,809	14,310
<b>TOTAL FUNDS</b>	<u>527,297</u>	<u>(7,721)</u>	<u>519,576</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	92,835	(102,365)	(9,530)
<b>Restricted funds</b>			
Restricted funds	6,744	(4,935)	1,809
<b>TOTAL FUNDS</b>	<u>99,579</u>	<u>(107,300)</u>	<u>(7,721)</u>

# AGE CONCERN STOURBRIDGE AND HALESOWEN

## Notes to the Financial Statements - continued for the Year Ended 31 March 2025

### 17. MOVEMENT IN FUNDS - continued

#### Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
<b>Unrestricted funds</b>			
General fund	528,706	(13,910)	514,796
<b>Restricted funds</b>			
Restricted funds	12,911	(410)	12,501
<b>TOTAL FUNDS</b>	<u>541,617</u>	<u>(14,320)</u>	<u>527,297</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	81,100	(95,010)	(13,910)
<b>Restricted funds</b>			
Restricted funds	3,478	(3,888)	(410)
<b>TOTAL FUNDS</b>	<u>84,578</u>	<u>(98,898)</u>	<u>(14,320)</u>

### 18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

### 19. ULTIMATE CONTROLLING PARTY

The charity is controlled by its Trustees.

**AGE CONCERN STOURBRIDGE AND HALESOWEN**

**Detailed Statement of Financial Activities  
for the Year Ended 31 March 2025**

	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
<b>INCOME AND ENDOWMENTS</b>				
<b>Donations and grants</b>				
Donations and grants	1,568	6,744	8,312	6,988
<b>Other trading activities</b>				
Room hire	14,831	-	14,831	17,241
Fayres/jumble sales	1,851	-	1,851	5,556
Miscellaneous/sundry events	1,334	-	1,334	755
	<u>18,016</u>	<u>-</u>	<u>18,016</u>	<u>23,552</u>
<b>Investment income</b>				
Income from investments	2,880	-	2,880	2,838
<b>Charitable activities</b>				
Kitchen	39,447	-	39,447	22,107
Exercise (Cornbow)	6,692	-	6,692	8,083
Bowls	7,060	-	7,060	7,130
Keep fit/ Yoga	11,109	-	11,109	8,705
Art and crafts	2,410	-	2,410	2,623
Harmonica	965	-	965	-
Meditation	1,817	-	1,817	-
	<u>69,500</u>	<u>-</u>	<u>69,500</u>	<u>48,648</u>
<b>Other income</b>				
Miscellaneous	871	-	871	2,552
<b>Total incoming resources</b>	<u>92,835</u>	<u>6,744</u>	<u>99,579</u>	<u>84,578</u>
<b>EXPENDITURE</b>				
<b>Raising donations and legacies</b>				
Other fundraising costs	2,604	-	2,604	3,613
Staff costs	4,823	-	4,823	3,498
	<u>7,427</u>	<u>-</u>	<u>7,427</u>	<u>7,111</u>
<b>Charitable activities</b>				
Wages	43,578	-	43,578	35,148
Depreciation (net of grants)	2,876	-	2,876	2,207
Kitchen and shop purchases	13,584	-	13,584	10,867
Activities	10,774	-	10,774	10,170
Insurance	1,294	-	1,294	1,177
Repairs and maintenance	4,749	-	4,749	8,807
Gas, electricity and water	11,148	-	11,148	15,003
Administration costs	6,095	-	6,095	3,800
Release of restricted funds	-	4,935	4,935	3,888
	<u>94,098</u>	<u>4,935</u>	<u>99,033</u>	<u>91,067</u>
<b>Support costs</b>				

This page does not form part of the statutory financial statements

**AGE CONCERN STOURBRIDGE AND HALESOWEN**

**Detailed Statement of Financial Activities  
for the Year Ended 31 March 2025**

	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
<b>Support costs</b>				
<b>Governance costs</b>				
Independent examiners fee	<u>840</u>	<u>-</u>	<u>840</u>	<u>720</u>
Total resources expended	<u>102,365</u>	<u>4,935</u>	<u>107,300</u>	<u>98,898</u>
Net (expenditure)/income	<u><u>(9,530)</u></u>	<u><u>1,809</u></u>	<u><u>(7,721)</u></u>	<u><u>(14,320)</u></u>

This page does not form part of the statutory financial statements

**Independent Examiner's Report to the Trustees of  
AGE CONCERN STOURBRIDGE AND HALESOWEN**

**Independent examiner's report to the trustees of AGE CONCERN STOURBRIDGE AND HALESOWEN ('the Company')**  
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

**Responsibilities and basis of report**

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

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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



Mr C Dalton FCA  
The Institute of Chartered Accountants in England and Wales

Dalton Pardoe Limited  
Chartered Accountants  
794 High Street  
Kingswinford  
West Midlands  
DY6 8BQ

5 December 2025