



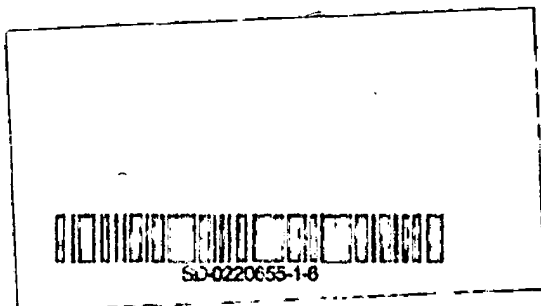
Smailes Goldie
CHARTERED ACCOUNTANTS

REGISTERED NUMBER:04792749
REGISTERED CHARITY NUMBER:1101418

Age UK Hull and East Yorkshire Limited

Financial Statements

31 March 2025



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Age UK Hull and East Yorkshire Limited

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Age UK Hull and East Yorkshire Limited

Registered number: 04792749

Report of the Trustees **for the year ended 31st March 2025**

The Trustees present their annual report together with the audited financial statements of the Charity for the year 1 April 2024 to 31 March 2025.

The Trustees confirm that the annual report and financial statements of the Charity comply with the current statutory requirements, the requirements of the Charity's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) as amended by Update Bulletin 1 (effective 1 January 2015).

Age UK Hull is a charity and registered company which is governed by a board of Trustees.

Introduction by the Chair

In 2024/25 Age UK Hull and East Yorkshire continued to strengthen the breadth and depth of its services for older people across the region.

We moved to our new premises on Preston Road in East Hull and have now settled in to accommodation that gives room for further expansion as and when the time is right

2024/25 saw us celebrate our 75th anniversary. In the 75 years of our existence, we've had 5 different names, 7 different homes and supported well over 500,000 of the region's most vulnerable older people.

Our Information and Advice service provides the region's only older-person-dedicated welfare benefits advice service. The sudden change in July 2024 to Winter Fuel Allowance eligibility provided a significant challenge to the team, however swift and innovative changes to services and working closely with partners saw us successfully increase take up of eligible benefits by over 37%.

Across the year, all of our other services also saw significant increases in demand - not just in terms of the number of people requiring support, but also in the complexity of needs with which older people were presenting. Loneliness and isolation continue to be on the increase, exacerbating other issues older people are dealing with.

Community Companions continued to help people overcome barriers to transport, the number of lonely older people supported by our Befriending services hit an all-time high, our Volunteer numbers continued to increase, the Falls Service prevented 98% of clients falling again, the Walking Football programme went from strength to strength and our Home Support service grew by over 30%.

Social groups continue to be our highest profile community-based activity, helping over 250 older people each week, and this year several new groups were established across the region. Our Christmas social lunches saw over 350 people come together to share in wonderful food, entertainment and receive an individual gift. And we couldn't have imagined that our Christmas shoe box appeal would see the local community provide and distribute over 1,100 Christmas gift boxes to the region's most isolated and vulnerable older people.

Whilst the charity continued to deliver much needed services we also campaigned and advocated for older people. During the 2024/25 year we did much to raise the issue of Domestic Abuse and its effect on older people, holding a regional learning event attended by over 125 people.

Along with delivering all this, the team secured the externally verified Charity Quality Standard and Quality of Information and Signposting Standard. Whilst we believe that we're doing a good job it is gratifying to receive such external recognition.

Financing all this amazing work continues to be a significant challenge. Careful use has been made of the funds we have secured, and our reserves have continued to be invested to sustain our services. Plans for the future involve both strategic funding developments along with a programme of community-based fundraising, including remembering Jean, "The Bee Lady".

Age UK Hull and East Yorkshire Limited

Registered number: 04792749

Report of the Trustees **for the year ended 31st March 2025**

In early August 2025 we said goodbye to our Chief Executive of the last three years as he moved on to a position with the Age UK National organisation. After a thorough recruitment process, we were delighted to welcome our new CEO, Simon Himsworth, to the organisation on 1st September 2025. Simon brings a wealth of experience in managing complex organisations and has an excellent track record.

As ever, the strength of our organisation is the dedication of our staff and our volunteers, never more so than now when there is increasing demand for our services but diminishing financial resources available for the charity sector in general.

On behalf of the Board of Trustees, I should like to thank all of our staff and volunteers for their unstinting efforts in helping us to achieve our vision for all older people to live gratifying sustainable independent later lives.

The future will be challenging but, as a Board of Trustees, we're confident that we have the team and plans in place in order to continue our support for older people across the Hull and East Yorkshire region.

OBJECTIVES AND ACTIVITIES

Objectives and activities

Taking account of the needs of older people within the charity's area of benefit are central to the trustees' approach to setting objectives and planning for activities. The Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Our vision is: "For all older people to live gratifying sustainable independent later lives".

Our mission in pursuing that vision is to: "Ensure that older people get the services and support they need where and when they need them."

The Trustees' report details how these objectives were achieved in 2024/25 through the provision of our charitable services, which we are continuing to deliver during 2025/26.

Financial review

Principal funding sources

Most of our services are delivered under contract or through grant aid. We continue to be extremely grateful to everyone who funds us to support older people in Hull and East Yorkshire.

Reserves policy

Age UK Hull and East Yorkshire's Board of trustees has reviewed the amount of reserves it regards as a minimum prudent requirement and has concluded that provision for six months administration, public education and fundraising costs is sufficient. This would allow time to manage cost reductions or fund appeals as required whilst minimising the impact on service provision.

Based on the forecast for 2025/26, the desired minimum reserve level is approximately £400,000. As at 31 March 2025, free reserves less amounts held as fixed assets stands at £541,198. Additional funds are to be utilised for additional service enhancement, building capacity and expanding the public information programme going forward.

Age UK Hull and East Yorkshire Limited

Registered number: 04792749

Report of the Trustees for the year ended 31st March 2025

OBJECTIVES AND ACTIVITIES

Age UK Pathway for a gratifying sustainable and enjoyable later life

The Age UK Pathway for a gratifying sustainable and enjoyable later life forms the focus of our service development, design and delivery around four key elements:

- How can we help - assess needs and understand what support is needed
- Make a plan - who is going to do what, where and when so needs are met
- Independence matters - supporting people to live sustainably in the community
- Friendship matters - ensuring older people can enjoy later life

Age UK Hull and East Yorkshire services

All of our activities are organised into 4 main themes:

- 1 Positive activities
- 2 Home support
- 3 Befriending
- 4 Information and advice

Positive Activities

This activity theme is all about our services that support older people to engage in activities that promote mental and physical well-being.

Older people can face many barriers to being engaged in their communities - for example the impact of age-related illnesses and medical issues can restrict mobility, and the loss of a life partner can have a devastating impact upon many aspects of life. We also continue to deal with many older people who are still very reluctant to leave the house, gather in larger groups and especially to travel independently.

However, delivering services and activities that are attractive and beneficial for older people to attend, and which are based in the heart of the communities in which they live, are crucial factors in creating a reason for older people to "come out" of their homes. We also support older people to overcome both the physical and emotional barriers they may have to leaving their homes.

Our Community Companions service helps lonely and socially isolated older people reconnect with their communities by helping them feel more confident in getting out and about and using transport - whether it is walking, bus, taxi or community transport.

The service matches lonely and isolated older people with a trained Community Companion volunteer. The aim of the service is to reduce loneliness and isolation amongst older people by helping them to reconnect with their local communities, their friends, and family. We support them to leave their homes using either public transport, community transport, taxis, walking or even cycling. We help older people address the barriers they face in leaving their homes, such as anxiety or a lack of confidence.

Social Groups

Our social groups are spread across the Hull and East Yorkshire region, held in venues which are accessible and in the heart of the communities which older people live. They provide the opportunity to meet, socialise and also access support and advice. During the year 6,254 attendance were recorded over 379 sessions.

Walking Football

The Age UK Hull and East Yorkshire walking football programme is all about helping older people in communities to keep active and to improve physical and mental wellbeing through playing the game. The sessions are open to anyone over the age of 50 regardless of ability or previous experience. 1667 attendances were spread over 99 sessions held across venues throughout the year.

Age UK Hull and East Yorkshire Limited

Registered number: 04792749

Report of the Trustees **for the year ended 31st March 2025**

OBJECTIVES AND ACTIVITIES

Falls

Falls are a common, but often overlooked, cause of injury. Around one in three adults over 65 who live at home will have at least one fall a year, and about half of these will have more frequent falls.

The Age UK Hull and East Yorkshire Falls prevention team members visit older people in their homes and carry out holistic risk assessments to identify any potential risks in the home, as well as offering advice on how to prevent any further falls occurring. Team members also go out into the community and offer information and advice to Social groups, as well as other professionals working in Health and Social Care.

In the period, 53 home visits/falls assessments were conducted and 141 people attended 16 talks/presentations that were delivered.

Home Support

We have an established team of trusted, trained, and experienced Home Support Workers on whom older people can rely to help them to continue to live independently in their own homes.

Over the 2024/25 period we have invested and developed our Home Support service and greatly increased the range of services we offer to include:

- Cleaning
- One-Off spring Clean
- Laundry/Ironing
- Meal Preparation
- House Sitting Calls
- Medication Prompting & Support
- Shopping (with you or for you)
- Escorting to Appointments - or going for a coffee & a chat
- Walking your Dog
- Holiday Packages - Support whilst family/carers are away.
- And we essentially simply tell people to just ask us & we will see what we can do.

Cleaning people's homes is still the most commonly used service - with feedback from family members highlighting services such as shopping and escorting clients to appointments as really supporting them, taking some of the load off their shoulders when they are supporting their elderly loved ones.

Befriending

Our Befriending service aims to reduce loneliness for housebound older people by providing regular contact, made by a fully trained and supported Age UK Hull and East Yorkshire Volunteer Befriender. Contact is made in a variety of ways, with our focus being to engage and support the lonely older person in a way which suits them best.

Overall 323 individual service users accessed our befriending services during 2024/25.

Telephone Befriending Service

- The Telephone Befriending service aims to reduce loneliness by providing a regular telephone call, allowing the older person to enjoy general conversation on subjects that interest them.
- 191 older people received a befriending phone call each week.

Home Visiting Befriending Service

- This service provides support to older individuals who are housebound in the comfort of their own home. Our trained volunteers are matched to the service user and provide regular friendship visits with the aim of reducing the feelings of social isolation and loneliness.
- 117 isolated and housebound older people received regularly home visits during 2024/25.

Age UK Hull and East Yorkshire Limited

Registered number: 04792749

Report of the Trustees **for the year ended 31st March 2025**

OBJECTIVES AND ACTIVITIES

Penpal Befriending

- Our Penpal befriending service matches older members of our community with pen friends who have common interests or simply share that feeling of excitement when a handwritten letter is posted through the door!
- We actively recruit older people to join Penpal Befriending, alongside other volunteers. Letters are sent monthly with service users receiving regular letters.

Volunteers are at the core of all aspects of the Befriending service. Each Volunteer receives an induction and full training on befriending and listening skills, along with on-going regular supervision and support.

Information and Advice

Our Information and Advice service provides help and support for older people on a variety of issues, offering a free and confidential information and advice service for older people, their families, carers and partner agencies.

Our dedicated and trained team of professional advisors help assess and identify what benefits older people in need may be entitled to and then provide guidance and support in completing application for benefits claims. Attendance Allowance, Carers Allowance, Pension Credit, Housing Benefit and Cost of Living Grants form the core of the benefit claims support we offer.

During the year, the team received over 12,500 incoming calls.

STRATEGIC REPORT

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Company's governing document is its Memorandum and Articles.

Organisational structure

The body responsible for the general control and management of the Charity is the Board of Trustees.

A nominated Trustee advises and liaises with senior managers on matters of finance, personnel, health & safety, volunteering and fundraising.

The Trustees delegate the day-to-day management of the charity to an executive team which executes the policies and strategies defined by the board.

Age UK Hull and East Yorkshire Limited

Registered number: 04792749

Report of the Trustees **for the year ended 31st March 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Membership of the Board

The Board comprises 5 Trustee members (a quorum of 3) and meets a minimum of 4 times a year.

Method of appointment or election of trustees:

New Trustees are recruited and appointed using various methods. These methods include advertising, networking and by making a direct approach to people that might be interested and have necessary skills and experience. Age UK Hull's Policies and Procedures in respect of Trustee recruitment and development are thorough and include key elements relating to services and activities, legislation, equal opportunities and diversity.

Risk management

The Trustees have overall responsibility for ensuring that the Charity has appropriate systems of internal controls across the entire organisation of Age UK Hull. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The systems of internal control are designed to provide reasonable assurance against material misstatement or loss. Internal control processes implemented by the Trustees include:

- Assurance to donors and beneficiaries that there are appropriate systems in place to ensure that the resources of the Charity are effectively allocated and utilised.
- A strategic plan and an annual budget approved by the Trustees.
- Regular consideration by the Trustees of financial results, variances from budgets, forecasts, and performance indicators.
- Delegation of authority and segregation of duties.
- Identification and management of risk.
- Although there is no requirement for an audit under the Companies Act the Trustees do.

The Trustees have in place a formal risk management process to assess and document risks and implement risk management strategies. This process includes review by Trustees, Chief Executive Officer and the Executive Team. The process identifies the types of risks the Charity faces, prioritises them in terms of likelihood of occurrence and potential impact and identifies the means of mitigating these risks. Risk management is embedded in the day-to-day processes of the Charity.

The Risk Management Plans also aim to safeguard the staff and volunteers, customers and the Charity's reputation. Age UK Hull ensures that staff are trained and properly supported, that there is a Safeguarding Policy in place for older people using the services and that adequate personal, public and professional liability insurance is in operation.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04792749 (England and Wales)

Registered Charity number

1101418

Registered office

Axida House
350 Preston Road
Hull
East Yorkshire
HU9 5HH

Age UK Hull and East Yorkshire Limited

Registered number: 04792749

Report of the Trustees **for the year ended 31st March 2025**

Trustees

P D Duffield LLB FCA
R J Howes
M Johnson (resigned 21.7.2025)
J E Mansfield
F T Owen (appointed 8.4.2024)
J A Mills (appointed 21.10.2024)

Company Secretary

P D Duffield LLB FCA

Auditors

Smailes Goldie
Chartered Accountants
Statutory Auditor
Regent's Court
Princess Street
Hull
East Yorkshire
HU2 8BA

Bankers

Bank of Scotland
33 Old Broad Street
PO BOX 100
BX2 1LB

Solicitors

Rollits
Citadel House
High Street
Hull
HU1 1QE

CHANGE OF NAME

The charitable company passed a special resolution on 24th July 2025 changing its name from Age UK Hull to Age UK Hull and East Yorkshire Limited.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Age UK Hull and East Yorkshire Limited 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).

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.

Age UK Hull and East Yorkshire Limited

Report of the Trustees for the year ended 31st March 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

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.

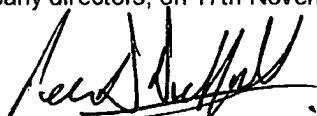
In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- 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 auditors are aware of that information.

AUDITORS

The auditors, Smailes Goldie, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 17th November 2025 and signed on the board's behalf by:



P D Duffield LLB FCA - Trustee

Report of the Independent Auditors to the Members of Age UK Hull and East Yorkshire Limited

Opinion

We have audited the financial statements of Age UK Hull and East Yorkshire Limited (the 'charitable company') for the year ended 31st March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (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 31st 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; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' 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 the charitable company'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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Report of the Independent Auditors to the Members of Age UK Hull and East Yorkshire Limited

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 Report of the Trustees.

We have nothing to report in respect of the following matters where 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.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, 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.

Report of the Independent Auditors to the Members of Age UK Hull and East Yorkshire Limited

Our 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 a Report of the Independent Auditors 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, tax legislation, data protection, anti-bribery, employment, environmental and health and safety legislation. An understanding of these laws and regulations and the extent of compliance was obtained through discussion with management and inspecting legal and regulatory correspondence.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management and considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with relevant regulators and the company's legal advisors.

Due to 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. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

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 for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to the Members of Age UK Hull and East Yorkshire Limited

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 auditors' 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.

Luke Taylor BSc. FCA (Senior Statutory Auditor)
for and on behalf of Smailes Goldie
Chartered Accountants
Statutory Auditor
Regent's Court
Princess Street
Hull
East Yorkshire
HU2 8BA

17th November 2025

Age UK Hull and East Yorkshire Limited

Statement of Financial Activities

for the year ended 31st March 2025

		2025 Unrestricted fund £	2024 Total funds £
INCOME AND ENDOWMENTS FROM	Notes		
Donations and legacies	2	59,816	38,119
Charitable activities	4		
Charitable Activities		612,660	487,515
Investment income	3	<u>1</u>	<u>-</u>
Total		<u>672,477</u>	<u>525,634</u>
 EXPENDITURE ON			
Charitable activities	5		
Charitable Activities		<u>777,594</u>	<u>592,383</u>
 NET INCOME/(EXPENDITURE)		(105,117)	(66,749)
 RECONCILIATION OF FUNDS			
Total funds brought forward		<u>668,171</u>	<u>734,920</u>
 TOTAL FUNDS CARRIED FORWARD		<u>563,054</u>	<u>668,171</u>

The notes form part of these financial statements

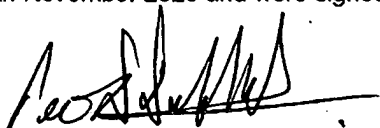
Age UK Hull and East Yorkshire Limited

Balance Sheet

31st March 2025

	Notes	2025 Unrestricted fund £	2024 Total funds £
FIXED ASSETS			
Tangible assets	11	21,769	27,769
Investments	12	<u>87</u>	<u>87</u>
		21,856	27,856
CURRENT ASSETS			
Debtors	13	49,456	31,784
Cash at bank		<u>581,831</u>	<u>704,738</u>
		631,287	736,522
CREDITORS			
Amounts falling due within one year	14	<u>(54,672)</u>	<u>(49,246)</u>
NET CURRENT ASSETS		<u>576,615</u>	<u>687,276</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		598,471	715,132
CREDITORS			
Amounts falling due after more than one year	15	<u>(35,417)</u>	<u>(46,961)</u>
NET ASSETS		<u>563,054</u>	<u>668,171</u>
FUNDS	18		
Unrestricted funds		<u>563,054</u>	<u>668,171</u>
TOTAL FUNDS		<u>563,054</u>	<u>668,171</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 17th November 2025 and were signed on its behalf by:



P D Duffield LLB FCA - Trustee

The notes form part of these financial statements

Age UK Hull and East Yorkshire Limited

Cash Flow Statement

for the year ended 31st March 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	(104,779)	(80,079)
Interest paid		<u>(2,596)</u>	<u>(1,460)</u>
Net cash used in operating activities		<u>(107,375)</u>	<u>(81,539)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(3,989)	(4,043)
Sale of intangible fixed assets		4,255	-
Sale of tangible fixed assets		(4,255)	-
Interest received		<u>1</u>	<u>-</u>
Net cash used in investing activities		<u>(3,988)</u>	<u>(4,043)</u>
Cash flows from financing activities			
Loan repayments in year		(12,000)	(12,000)
Interest Paid		<u>456</u>	<u>554</u>
Net cash used in financing activities		<u>(11,544)</u>	<u>(11,446)</u>
Change in cash and cash equivalents in the reporting period		(122,907)	(97,028)
Cash and cash equivalents at the beginning of the reporting period		<u>704,738</u>	<u>801,766</u>
Cash and cash equivalents at the end of the reporting period		<u>581,831</u>	<u>704,738</u>

The notes form part of these financial statements

Age UK Hull and East Yorkshire Limited

Notes to the Cash Flow Statement

for the year ended 31st March 2025

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(105,117)	(66,749)
Adjustments for:		
Depreciation charges	5,734	5,113
Loss on disposal of fixed assets	4,255	-
Interest received	(1)	-
Interest paid	2,596	1,460
Increase in debtors	(17,672)	(2,938)
Increase/(decrease) in creditors	<u>5,426</u>	<u>(16,965)</u>
Net cash used in operations	<u>(104,779)</u>	<u>(80,079)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank	<u>704,738</u>	<u>(122,907)</u>	<u>581,831</u>
	<u>704,738</u>	<u>(122,907)</u>	<u>581,831</u>
Debt			
Debts falling due within 1 year	(12,000)	-	(12,000)
Debts falling due after 1 year	<u>(46,961)</u>	<u>11,544</u>	<u>(35,417)</u>
	<u>(58,961)</u>	<u>11,544</u>	<u>(47,417)</u>
Total	<u>645,777</u>	<u>(111,363)</u>	<u>534,414</u>

The notes form part of these financial statements

Age UK Hull and East Yorkshire Limited

Notes to the Financial Statements

for the year ended 31st 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, with the exception of investments which are included at market value.

Critical accounting judgements and key sources of estimated uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. This includes the choice of depreciation method applied to fixed assets and provisions for legacies. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Income

Income received for services provided is accounted for on an accruals basis.

Cash donations, gifts and legacies are included in full in the income and expenditure account as they are received. Any significant non-cash donations are included in the income and expenditure account at the trustees' estimate of their market value when received. The value of voluntary help is not included in the accounts.

Grants and other funding of revenue nature are deferred and released to the income and expenditure account over the period to which they relate.

Bank interest is included in the income and expenditure account on an accruals basis.

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.

General Equipment	- 10% - 33% on cost
Fixtures and Fittings	- 10% on cost

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.

Age UK Hull and East Yorkshire Limited

Notes to the Financial Statements - continued

for the year ended 31st March 2025

1. ACCOUNTING POLICIES - continued

Fund accounting

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

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

Trade and other debtors are recognised initially at transaction price less attributable transaction costs. Trade and other creditors are recognised at an initial transaction price plus attributable transaction costs. Subsequent to initial recognition they are measured at amortised cost using the effective interest method, less an impairment loss in the case of trade debtors.

Investments

Investments both current and fixed are included at fair value within the accounts.

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	51,404	20,070
Legacies	<u>8,412</u>	<u>18,049</u>
	<u>59,816</u>	<u>38,119</u>

3. INVESTMENT INCOME

	2025	2024
	£	£
Interest receivable	<u>1</u>	<u>-</u>

Age UK Hull and East Yorkshire Limited

Notes to the Financial Statements - continued for the year ended 31st March 2025

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2025 £	2024 £
Grants	Charitable Activities	381,735	331,272
Fees charged to clients	Charitable Activities	230,925	156,243
		<u>612,660</u>	<u>487,515</u>

Grants in the year included in the above are as follows:

	£
District/City Council	203,308
Age UK National	22,913
Hey Smile Foundation	6,800
Two Ridings Community Foundation	82,406
Ann Watson Trust	1,356
Citizens Advice	20,994
Sports England	11,958
Joseph & Annie Cattle	1,000
Charitable Trusts	31,000
	<u>381,735</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Charitable Activities	<u>603,462</u>	<u>174,132</u>	<u>777,594</u>

6. SUPPORT COSTS

	Management £	Finance £	Governance costs £	Totals £
Charitable Activities	<u>101,235</u>	<u>2,596</u>	<u>70,301</u>	<u>174,132</u>

7. NET INCOME/(EXPENDITURE)

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

	2025 £	2024 £
Auditors' remuneration	13,290	8,880
Depreciation - owned assets	5,734	5,112
Deficit on disposal of fixed assets	<u>4,255</u>	<u>-</u>

Age UK Hull and East Yorkshire Limited

Notes to the Financial Statements - continued

for the year ended 31st March 2025

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2025 nor for the year ended 31st March 2024.

Trustees' expenses

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

9. STAFF COSTS

	2025 £	2024 £
Wages and salaries	479,107	396,989
Social security costs	27,460	21,729
Other pension costs	7,690	6,475
	<u>514,257</u>	<u>425,193</u>

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

	2025	2024
Administrative & Support	14	6
Charitable Activities	18	23
	<u>32</u>	<u>29</u>

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

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	38,119
Charitable activities	
Charitable Activities	<u>487,515</u>
Total	<u>525,634</u>
EXPENDITURE ON	
Charitable activities	
Charitable Activities	<u>592,383</u>
NET INCOME/(EXPENDITURE)	(66,749)
RECONCILIATION OF FUNDS	
Total funds brought forward	734,920
TOTAL FUNDS CARRIED FORWARD	<u>668,171</u>

Age UK Hull and East Yorkshire Limited

Notes to the Financial Statements - continued for the year ended 31st March 2025

11. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	General equipment £	Totals £
COST			
At 1st April 2024	41,731	39,340	81,071
Additions	1,549	2,440	3,989
Disposals	-	(12,158)	(12,158)
At 31st March 2025	<u>43,280</u>	<u>29,622</u>	<u>72,902</u>
DEPRECIATION			
At 1st April 2024	32,513	20,789	53,302
Charge for year	1,521	4,213	5,734
Eliminated on disposal	-	(7,903)	(7,903)
At 31st March 2025	<u>34,034</u>	<u>17,099</u>	<u>51,133</u>
NET BOOK VALUE			
At 31st March 2025	<u>9,246</u>	<u>12,523</u>	<u>21,769</u>
At 31st March 2024	<u>9,218</u>	<u>18,551</u>	<u>27,769</u>

12. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1st April 2024 and 31st March 2025	<u>87</u>
NET BOOK VALUE	
At 31st March 2025	<u>87</u>
At 31st March 2024	<u>87</u>

There were no investment assets outside the UK.

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade debtors	19,602	19,368
Prepayments and accrued income	<u>29,854</u>	<u>12,416</u>
	<u>49,456</u>	<u>31,784</u>

Age UK Hull and East Yorkshire Limited

Notes to the Financial Statements - continued for the year ended 31st March 2025

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other loans (see note 16)	12,000	12,000
Trade creditors	7,752	10,784
Social security and other taxes	8,840	8,244
Accruals and deferred income	<u>26,080</u>	<u>18,218</u>
	<u>54,672</u>	<u>49,246</u>

15. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2025	2024
	£	£
Other loans (see note 16)	<u>35,417</u>	<u>46,961</u>

Other loans is the amount of the loan from Hull City Council that is not repayable until after more than one year from the balance sheet date. The loan is repayable at £12,000 per annum and will be repaid by 31 March 2029.

16. LOANS

An analysis of the maturity of loans is given below:

	2025	2024
	£	£
Amounts falling due within one year on demand:		
Other loans	<u>12,000</u>	<u>12,000</u>
Amounts falling between one and two years:		
Other loans - 1-2 years	<u>24,000</u>	<u>24,000</u>
Amounts falling due between two and five years:		
Other loans - 2-5 years	<u>11,417</u>	<u>22,961</u>

17. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	29,616	-
Between one and five years	<u>95,753</u>	<u>-</u>
	<u>125,369</u>	<u>-</u>

Age UK Hull and East Yorkshire Limited

Notes to the Financial Statements - continued

for the year ended 31st March 2025

18. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	668,171	(105,117)	563,054
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>668,171</u>	<u>(105,117)</u>	<u>563,054</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	672,477	(777,594)	(105,117)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>672,477</u>	<u>(777,594)</u>	<u>(105,117)</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	734,920	(66,749)	668,171
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>734,920</u>	<u>(66,749)</u>	<u>668,171</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	525,634	(592,383)	(66,749)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>525,634</u>	<u>(592,383)</u>	<u>(66,749)</u>

Age UK Hull and East Yorkshire Limited

Notes to the Financial Statements - continued

for the year ended 31st March 2025

18. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	734,920	(171,866)	563,054
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>734,920</u>	<u>(171,866)</u>	<u>563,054</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,198,111	(1,369,977)	(171,866)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>1,198,111</u>	<u>(1,369,977)</u>	<u>(171,866)</u>

19. RELATED PARTY DISCLOSURES

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

20. LIMITED BY GUARANTEE

The company is limited by guarantee.