

Charity registration number 1102020 (England and Wales)

Company registration number 05013745

AGE UK CALDERDALE & KIRKLEES
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

AGE UK CALDERDALE & KIRKLEES

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Dr E R Boulton	
	Mr P M Spark	
	Mr C Young	
	Mrs P Andrewartha	
	Mr M Patel	
	Mr A Morris	
	Miss L Gibson	
	Mrs D Robinson	(Appointed 15 September 2025)
	Mrs S Rhodes	(Appointed 24 March 2025)
Senior management	R Horner	Chief Executive Officer
Charity number (England and Wales)	1102020	
Company number	05013745	
Registered office	4 - 6 Square Halifax West Yorkshire HX1 1RJ	
Auditor	BK Plus Audit Limited 52 St Johns Lane Halifax West Yorkshire England HX1 2BW	

AGE UK CALDERDALE & KIRKLEES

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AGE UK CALDERDALE & KIRKLEES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

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

Objectives and activities

Objectives and aims

"Helping older people in Calderdale & Kirklees make the most of later life"

We exist to promote the wellbeing of all older people in Calderdale & Kirklees, recognizing their right to independence, fulfilment, dignity and choice. We support them and their carers to make later life a fulfilling and enjoyable experience through helping to maintain a quality of life as independently as possible. We will be inclusive and embrace equality and diversity.

Our memorandum of association expresses this as "to promote the relief of elderly people in any manner which now or hereafter may be deemed by law to be charitable in or around the Metropolitan Boroughs of Calderdale and Kirklees".

Our Vision

It is our vision to be the centre of excellence providing access to services that meet the needs of older people.

Our Values

- To be client centred
- To deliver services with compassion
- To value staff and volunteers
- To be inclusive and embrace equality and diversity
- To develop trust in our services
- To ensure that everybody in working together to achieve the same objectives

Strategic Plan

The Board agreed a five year strategic plan in 2023 which takes into account the evolving and changing health and social care landscape and the financial implications for the organisation and its beneficiaries. We have identified the following challenges and developed a strategy to ensure we acknowledge and respect these challenges and work together to overcome them and strive to reach our vision.

Challenges

- Increasing older population
- Greater focus on living independently for longer
- The move to digital services is excluding many older people
- The cost of living crisis is putting pressure on older people
- Pressure on funding, particularly sustainable funding

Our strategy focus on three areas; people, financial stability and service development, we will do this by:

- People, we will value all of the people involved with the organisation
- Financial Stability, focus on increasing financial stability
- Service Development, providing high quality services that older people want

AGE UK CALDERDALE & KIRKLEES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance

Significant activities and achievements against objectives

Our main charitable activities during 2024/25 were:

- Providing information and advice to older people by telephone or face-to-face appointments.
- Supporting volunteering amongst older people and for older people. Offering befriending, advice on health, wellbeing, keeping safe and warm, exercise and the use of technology
- Supporting older people to live independently at home for longer through various services

We offer a broad range of services, which are funded through contracts with or grants from the two local authorities, the integrated care board, Age UK, MacMillan and other grant making bodies (such as the Community Foundation for Calderdale) or through payments by individual clients for the service. We also benefit from donations, legacies and fundraising.

Summary of Achievements

Our Wellbeing (day) Centres continue to operate 6 days a week in 3 centres across Calderdale & Kirklees. We provide transport to our centres, a warm meal and activities. We continue to extend our activity programme which has included Tai Chi, Dance and exercise classes tailored to reduce the risk of falls. We currently provide 165 places per week.

Our Home Helper team supports 316 clients each month to remain independent in their own homes by providing cleaning, light household duties and shopping. Alongside this we offer the 'de clutter' service which can assist an older person to remain at home in a much safer environment.

The handy person service helps with small adaptations in the home to support independent living, funding from Kirklees Council means this service is free in Kirklees. This service currently assists around 150 clients each month. During the winter months we also advise and supply free equipment so individuals can heat their homes economically.

Our Shopmobility outlet in Halifax rents out mobility scooters, wheelchairs and other equipment to enable people to independently access the town centre and improve their mobility. We also sell small items of equipment as well as wheelchairs, scooters, easy rise armchairs and handrails.

We also provide a transport service to take people to Locala clinic appointments and transport them home after a stay in an Intermediate Care facility. We have developed and introduced services during the year such as Digital Champions, offering digital support for older people and Walking Tennis offering low impact exercise and opportunities to socialise. We have run trips giving older people change to take a day trip somewhere they haven't been in a long time.

The Seamless Home from Hospital service runs in partnership with Community Transport for Calderdale, across Greater Huddersfield and Calderdale helping patients to get home and resettled following discharge. We also deliver a Home from Hospital service from Dewsbury, Pinderfields and Pontefract hospitals to help residents of North Kirklees get home and settled in. The Home from Hospital staff provide a valuable service to make sure older people who have just left hospital are safe, warm and have important supplies at home. In Calderdale we continue this support for up to 6 weeks, we help the individual to reach their goals following discharge by providing shopping, company and signposting to prevent readmission to hospital.

Our Information and Advice service operated across both local authority areas during the year and our advisors and volunteer have handled 1434 enquiries needing specialist support in the financial year. Over the year we have secured over £5m in benefits for clients. We also receive funding from Macmillan and Warm Homes Programme to extend our advice supporting people with cancer to claim benefits and people to keep warm through the winter months.

We provide a high quality basic footcare services at two of our wellbeing centres, Kirkwood hospice or in clients homes. We have also introduced podiatry appointments in two of our wellbeing centres. Improving and maintaining foot health helps maintain mobility and keeps the person free from pain.

AGE UK CALDERDALE & KIRKLEES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Loneliness and isolation is a major issue for older people. We have a befriending service where volunteers either talk over the telephone or visit face to face providing companionship, we have 130 people registered for this service. Our befriending service has developed to provide meeting space for people to meet up and enjoy socialising whilst being supported by a member of our staff and volunteers.

We provide services to support people living with Dementia. We deliver the Kirklees and Calderdale Dementia Hubs in partnership with Inspire North. We also deliver Maintenance Cognitive Stimulation Therapy for people in early stages of dementia. The latter are group sessions providing meaningful and stimulating activities to help maintain memory and provide a fun, supportive environment where people can build new friendships.

Our role as a leading Third Sector organisation in the community is well established and is recognised as adding value to the local, regional and national arenas, in particular those for health and social care. We have trustee seats on the boards of Healthwatch Calderdale and Kirklees and Calipso, as well as being a member of the Calderdale Safeguarding Adults Board. We are working with both Councils and the ICB on Ageing Well and Age Friendly Communities.

We continue to raise our profile as a local charity through working with more businesses and wider community partners, and being proud to tell of our achievements in helping older people maximise wellbeing and independence.

Our many volunteers help the organisation and our clients in numerous ways. We could not offer our range of services without their generosity and goodwill.

Public benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

The Trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Financial review

The charity incurred an operating deficit for the year of £24,087 (2024: surplus of £20,438). Net assets decreased to £699,121 at 31 March 2025 (2024: £723,208).

The total income for the year was £1,992,526 (2024: £1,892,284).

Our total expenditure was £2,016,613 (2024: £1,871,846) and included expenditure on core charitable activities totalling £2,0123,124 (2024: £1,867,371).

£608,453 (2024: £689,365) of our income was restricted by our funders to be spent on specific purposes. Of this, funds of £960 (2024: £960) for ongoing projects were unspent at the year end and are carried forward to the next financial year.

Transfers are made between funds only where the trustees are satisfied that the fund concerned has been completed to the satisfaction of the funder, and that no amount is repayable to the funder in respect of any surplus. Where a funding stream ends in deficit, this deficit is transferred to unrestricted funds.

Our volunteers play a vital role in the provision of many services. They are the main source of activity in some services, whilst in others they add value to the service offered by our paid staff. Whilst it is difficult to estimate the exact impact, the equivalent monetary value of the time donated by volunteers in 2025/26 we estimate it to be £100,000.

AGE UK CALDERDALE & KIRKLEES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Reserves policy

The Trustees have reviewed the Charity's reserve policy during the year, particularly in relation to the potential risks to the organisation and the current political and economic climate. The objective of the policy is to ensure that the Charity has adequate funds to cover the eventuality of funding from external sources for core activities ceasing or being seriously curtailed. Consequently, it is deemed necessary, in such an eventuality, to be able to cover the organisation's core function for at least 6 months and capital commitments to enable the strategy to be reviewed and funds to be rebuilt. We have set designated funds to cover this of £300,000. Our current level of unrestricted funds of £698,161 meets this reserve funding objective, albeit that £117,500 of this relates to a revaluation reserve in respect of long leasehold property.

Principal funding sources

We received substantial funding in 2024/25 from Kirklees MC for the Day Services contract, the Handyperson contract, and to support our Dementia Hub activities.

Calderdale MBC also remained a significant source of funding in 2024/25 to provide Information and Advice, Shopmobility, Befriending services, Weekend day care and Calderdale Dementia Hub.

NHS West Yorkshire ICB continued their finance to us in 2024/25 for the various Home from Hospital Services.

We also received funding from Age UK, Macmillan Cancer Support, Locala, and Community Foundation for Calderdale.

We received a small number of individual donations. Our cleaning, shopping, footcare, chargeable handyperson services and privately funded day care services are funded through service user charges.

We are very grateful to all of our funders for their support.

Investment policy and objectives

Under the constitution the charity has the power to make any investment that the Trustees see fit. At the present time, the charity does not have a specific investment policy.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern, nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Looking forward for 2025/26

In addition to the objectives identified above in our Strategic Plan, we will continue in 2025/26 to:

- further develop the foot care service
- seek opportunities to improve the utilisation of, and improve the quality of, our fleet of vehicles
- develop our knowledge and support for older people, providing more person centred, integrated services which encourage older people to make the most of later life
- encourage companionship, making connections with others and relevant services, in order to support maximising independence and well being
- campaign to get the voice of older people heard and valued
- continue to respect and value all our staff, volunteers, partner organisations and clients
- offer best value services, not compromising on quality or care
- raise our profile as a local charity with affiliation to a nationally recognised and respected organisation with access to research, knowledge, best practice, advice and influence
- identify new ventures that meet the needs of local people

AGE UK CALDERDALE & KIRKLEES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Dr E R Boulton

Mr P M Spark

Mr C Young

Mrs P Andrewartha

Mr M Patel

Mr A Morris

Miss L Gibson

Mr N Tarren

Mrs D Robinson

Mrs S Rhodes

(Resigned 9 December 2024)

(Appointed 15 September 2025)

(Appointed 24 March 2025)

Auditor

In accordance with the company's articles, a resolution proposing that BK Plus Audit Limited be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.



Dr E R Boulton

Trustee

Date: 15/12/25

AGE UK CALDERDALE & KIRKLEES

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The trustees, who are also the directors of Age Uk Calderdale & Kirklees for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

In preparing these financial statements, the trustees are required to:

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

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

AGE UK CALDERDALE & KIRKLEES

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF AGE UK CALDERDALE & KIRKLEES

Opinion

We have audited the financial statements of Age Uk Calderdale & Kirklees (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

AGE UK CALDERDALE & KIRKLEES

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF AGE UK CALDERDALE & KIRKLEES

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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

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

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

AGE UK CALDERDALE & KIRKLEES

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF AGE UK CALDERDALE & KIRKLEES

Other matters

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 as follows:

- The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- We identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the industry sector;
- We 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, taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation;
- We assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- Ensured laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

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 as to where they considered there was a susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- Considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations; and
- Understanding the design of the company's remuneration policies.

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 set out in note 2 were indicative of potential bias; and
- Investigated the rationale behind significant or unusual transactions.

In response to the risks 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 HMRC, relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from the financial transactions, the less likely it is that we would become aware 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.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

AGE UK CALDERDALE & KIRKLEES

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF AGE UK CALDERDALE & KIRKLEES

Use of our report

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

Victoria Atkinson FCA (Senior Statutory Auditor)

For and on behalf of BK Plus Audit Limited, Statutory Auditor

Chartered Certified Accountants

52 St Johns Lane

Halifax

West Yorkshire

HX1 2BW

England

Date: 17 December 2025

BK Plus Audit Limited

AGE UK CALDERDALE & KIRKLEES

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

Current financial year		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
	Notes				
Income and endowments from:					
Donations and legacies	3	310,991	489,057	800,048	692,442
<u>Charitable activities</u>					-
Provision of Care Services	4	937,417	118,472	1,055,889	1,077,741
Other trading activities	5	115,434	924	116,358	117,217
Investment income	6	12,186	-	12,186	3,684
Other income	7	8,045	-	8,045	1,200
Total income		<u>1,384,073</u>	<u>608,453</u>	<u>1,992,526</u>	<u>1,892,284</u>
Expenditure on:					
Raising funds	8	3,489	-	3,489	4,475
<u>Charitable activities</u>					
Provision of Care Services	9	1,404,669	608,455	2,013,124	1,867,371
Total expenditure		<u>1,408,158</u>	<u>608,455</u>	<u>2,016,613</u>	<u>1,871,846</u>
Net income/(expenditure)		(24,085)	(2)	(24,087)	20,438
Transfers between funds		(2)	2	-	-
Net movement in funds	11	(24,087)	-	(24,087)	20,438
Reconciliation of funds:					
Fund balances at 1 April 2024		722,248	960	723,208	702,770
Fund balances at 31 March 2025		<u>698,161</u>	<u>960</u>	<u>699,121</u>	<u>723,208</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

AGE UK CALDERDALE & KIRKLEES

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

Prior financial year		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes			
Income and endowments from:				
Donations and legacies	3	89,977	602,465	692,442
Charitable activities				-
Provision of Care Services	4	998,065	79,676	1,077,741
Other trading activities	5	109,993	7,224	117,217
Investment income	6	3,684	-	3,684
Other income	7	1,200	-	1,200
Total income		1,202,919	689,365	1,892,284
Expenditure on:				
Raising funds	8	4,475	-	4,475
Provision of Care Services	9	1,173,705	693,666	1,867,371
Total expenditure		1,178,180	693,666	1,871,846
Net income/(expenditure)		24,739	(4,301)	20,438
Transfers between funds		5,911	(5,911)	-
Net movement in funds	11	30,650	(10,212)	20,438
Reconciliation of funds:				
Fund balances at 1 April 2023		691,598	11,172	702,770
Fund balances at 31 March 2024		722,248	960	723,208

AGE UK CALDERDALE & KIRKLEES

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	15		187,885		202,973
Current assets					
Stocks	16	12,090		7,448	
Debtors	17	240,193		258,611	
Cash at bank and in hand		430,156		390,118	
		682,439		656,177	
Creditors: amounts falling due within one year	18	(171,203)		(135,942)	
Net current assets			511,236		520,235
Total assets less current liabilities			699,121		723,208
The funds of the charity					
Restricted income funds	21		960		960
Unrestricted funds	22		698,161		722,248
			699,121		723,208

The financial statements were approved by the trustees on 15/12/2025



Dr E R Boulton
Trustee



Mr P M Spark
Trustee

Company registration number 05013745 (England and Wales)

AGE UK CALDERDALE & KIRKLEES

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from operations	26		41,860		48,765
Investing activities					
Purchase of tangible fixed assets		(17,161)		(9,859)	
Proceeds from disposal of tangible fixed assets		3,153		-	
Investment income received		12,186		3,684	
Net cash used in investing activities			(1,822)		(6,175)
Net cash generated from financing activities			-		-
Net increase in cash and cash equivalents			40,038		42,590
Cash and cash equivalents at beginning of year			390,118		347,528
Cash and cash equivalents at end of year			430,156		390,118

AGE UK CALDERDALE & KIRKLEES

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Age Uk Calderdale & Kirklees is a private company limited by guarantee incorporated in England and Wales. The registered office is 4 - 6 Square, Halifax, West Yorkshire, HX1 1RJ.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

AGE UK CALDERDALE & KIRKLEES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% on straight line basis
Plant and equipment	33% or 15% on straight line basis
Fixtures and fittings	15% on reducing balance
Motor vehicles	25% on reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

AGE UK CALDERDALE & KIRKLEES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

AGE UK CALDERDALE & KIRKLEES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

2 Critical accounting estimates and judgements

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.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Legacies receivable	16,960	-	16,960	407	-	407
Grants	294,031	489,057	783,088	89,570	602,465	692,035
	<u>310,991</u>	<u>489,057</u>	<u>800,048</u>	<u>89,977</u>	<u>602,465</u>	<u>692,442</u>
Legacies receivable						
Legacies - Headquarters	16,960	-	16,960	407	-	407
	<u>16,960</u>	<u>-</u>	<u>16,960</u>	<u>407</u>	<u>-</u>	<u>407</u>

AGE UK CALDERDALE & KIRKLEES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Income from donations and legacies

(Continued)

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Grants receivable for core activities						
Befriending	25,958	-	25,958	-	37,600	37,600
Calderdale Shopmobility	25,000	-	25,000	-	-	-
Information and Advice	71,583	-	71,583	-	50,966	50,966
Home from Hospital						
Seamless Service	-	49,538	49,538	-	87,786	87,786
Kirklees Dementia Hub	-	39,844	39,844	-	40,244	40,244
Locala	-	-	-	-	48,476	48,476
Travel Companions	-	-	-	-	10,000	10,000
Calderdale Household Fund	-	2,500	2,500	-	-	-
Dewsbury Home from Hospital	-	164,042	164,042	-	139,994	139,994
Digital Inclusion	-	25,250	25,250			
Calderdale Home from Hospital	-	-	-	-	116,057	116,057
CMBDC	-	37,600	37,600			
Calderdale Dementia Hub	-	71,743	71,743	-	71,343	71,343
Handy Man Service	-	-	-	8,245	-	8,245
Handyperson Kirklees	115,000	-	115,000			
Head Quarters	16,250	-	16,250	12,618	-	12,618
Holidays for Older People	-	1,849	1,849			
Rimani House Day Centre	28,520	-	28,520	41,707	-	41,707
Day Care Sports England	-	15,000	15,000			
SWYFT	-	7,000	7,000			
Macmillan Info & Advice	-	58,573	58,573			
UKSPF North	-	5,318	5,318			
Walking Tennis	-	10,800	10,800			
Age UK Warm Homes	11,720	-	11,720			
Kirklees Day Centre	-	-	-	27,000	-	27,000
	<u>294,031</u>	<u>489,057</u>	<u>783,088</u>	<u>89,570</u>	<u>602,465</u>	<u>692,035</u>

AGE UK CALDERDALE & KIRKLEES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

4 Income from charitable activities

	Provision of Care Services 2025 £	Provision of Care Services 2024 £
Income from charitable activities	1,055,889	1,077,741
Analysis by fund		
Unrestricted funds	937,417	998,065
Restricted funds	118,472	79,676
	1,055,889	1,077,741

5 Income from other trading activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Other income	115,434	924	116,358	109,993	7,224	117,217

6 Income from investment income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	12,186	3,684

7 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Profit on disposal of motor vehicle	8,045	1,200

AGE UK CALDERDALE & KIRKLEES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

8 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Other fundraising costs	3,489	4,475

9 Expenditure on charitable activities

	Provision of Care Services 2025 £	Provision of Care Services 2024 £
Direct costs		
Staff costs	1,466,265	1,350,644
Depreciation and impairment	29,096	35,715
Staff cost	34,173	36,939
Premises costs	158,197	158,315
Office costs	40,571	42,145
Direct costs	60,291	37,900
Insurance	18,128	14,513
Staff costs, training and conferences	1,152	5,923
Vehicle and transport costs	88,071	73,818
Purchase mobility goods resale	22,777	29,632
Repairs	14,745	8,368
Legal and professional fees	12,745	3,553
Motor fuel and maintenance	30,438	36,520
Bank charges	9,827	8,531
Sundry expenses	18,148	18,605
	2,004,624	1,861,121
Share of support and governance costs (see note 10)		
Support	8,500	6,250
	2,013,124	1,867,371
Analysis by fund		
Unrestricted funds	1,404,669	1,173,705
Restricted funds	608,455	693,666
	2,013,124	1,867,371

AGE UK CALDERDALE & KIRKLEES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

10 Support costs allocated to activities

	2025 £	2024 £
Auditors remuneration	8,500	6,250
Analysed between:		
Provision of Care Services	8,500	6,250

11 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	8,500	6,250
Depreciation of owned tangible fixed assets	29,096	35,715

12 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year in their capacity as a trustee. Mrs S Rhodes, an employee of the Charity, was appointed as a trustee during the year. Mrs S Rhodes has received remuneration for her employed role.

13 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Contracts and projects	85	80
Administration and support	6	6
Senior management	2	2
Total	93	88

Employment costs

	2025 £	2024 £
Wages and salaries	1,344,273	1,239,112
Social security costs	84,438	75,839
Other pension costs	37,554	35,693
	1,466,265	1,350,644

There were no employees whose annual remuneration was more than £60,000.

AGE UK CALDERDALE & KIRKLEES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

13 Employees

(Continued)

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	118,961	29,038

The total employee salary and benefits of the key management personnel of the charity were £118,961 (2024 - £29,038).

Key management personnel comprises the trustees, the Chief Executive and Deputy Chief Executive for the year ended 31 March 2025.

Key management personnel comprises the trustees and the Chief Executive for the year ended 31 March 2024.

The post of Chief Executive was vacant for a period of time during the year ended 31 March 2024.

14 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

15 Tangible fixed assets

	Freehold land and buildings £	Plant and equipment £	Fixtures and fittings £	Motor vehicles £	Total £
Cost or valuation					
At 1 April 2024	125,000	71,144	110,546	110,035	416,725
Additions	-	11,551	5,610	-	17,161
Disposals	-	-	-	(12,000)	(12,000)
At 31 March 2025	125,000	82,695	116,156	98,035	421,886
Depreciation and impairment					
At 1 April 2024	5,000	60,103	105,999	42,650	213,752
Depreciation charged in the year	2,500	5,428	5,110	16,058	29,096
Eliminated in respect of disposals	-	-	-	(8,847)	(8,847)
At 31 March 2025	7,500	65,531	111,109	49,861	234,001
Carrying amount					
At 31 March 2025	117,500	17,164	5,047	48,174	187,885
At 31 March 2024	120,000	11,041	4,547	67,385	202,973

AGE UK CALDERDALE & KIRKLEES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

15 Tangible fixed assets

(Continued)

Revaluation

The Sundale House, Bradley, long leasehold property was acquired during 2012/13 (from the liquidators of Age Concern Kirklees Limited) for no cash consideration and has been revalued by the trustees at £75,000.

This valuation was reviewed for the year ended 31 March 2021 and was increased by £50,000, to £125,000. The valuation has been derived from a combination of cashflow directly generated from the premises and capitalised rental values of similar properties.

Had this class of asset been measured on a historical cost basis, its carrying value would have been £nil (2024 - £nil).

16 Stocks

	2025 £	2024 £
Finished goods and goods for resale	12,090	7,448

17 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	172,808	202,513
Other debtors	-	3,251
Prepayments and accrued income	67,385	52,847
	240,193	258,611

18 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Other taxation and social security		30,048	20,434
Deferred income	19	30,366	30,037
Trade creditors		24,844	28,633
Other creditors		5,766	5,608
Accruals		80,179	51,230
		171,203	135,942

19 Deferred income

	2025 £	2024 £
Other deferred income	30,366	30,037

AGE UK CALDERDALE & KIRKLEES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

19 Deferred income

(Continued)

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	30,366	30,037
Movements in the year:		
Deferred income at 1 April 2024	30,037	12,662
Released from previous periods	(30,037)	(12,662)
Resources deferred in the year	30,366	30,037
Deferred income at 31 March 2025	30,366	30,037

20 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	37,554	35,693

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

AGE UK CALDERDALE & KIRKLEES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

21 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2025 £
CMBC	-	37,600	(37,600)	-	-	-
Calderdale 6 Week HFH	-	116,057	(116,057)	-	-	-
Calderdale Dementia Hub	-	75,753	(75,753)	-	-	-
Calderdale Household Fund	-	2,500	(2,500)	-	-	-
Dewsbury Home from Hospital	-	163,341	(163,341)	-	-	-
Digital Inclusion	-	25,251	(25,251)	-	-	-
Holidays for Older People	960	1,849	(1,849)	-	-	960
Seamless HFH - Cald & Kirk	-	49,568	(49,568)	-	-	-
UKSPF North Calderdale I&A	-	5,318	(5,319)	2	-	-
Walking Tennis	-	10,800	(10,800)	-	-	-
	<u>960</u>	<u>608,453</u>	<u>(608,455)</u>	<u>2</u>	<u>-</u>	<u>960</u>

AGE UK CALDERDALE & KIRKLEES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

21 Restricted funds

(Continued)

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2024 £
	-	-	1	-	-	1
Befriending	5,000	63,558	(63,558)	(5,000)	-	-
Fuel Poverty Fund	2,046	-	(2,046)	-	-	-
Holidays for Older People	960	-	-	-	-	960
Extreme Weather	2,000	-	(2,000)	-	-	-
Calderdale Dementia Hub	911	74,390	(74,390)	(911)	-	-
Information and Advice	255	108,855	(109,110)	-	-	-
Home from Hospital Seamless Service	-	87,791	(87,791)	-	-	-
Kirklees Dementia Hub	-	40,244	(40,244)	-	-	-
Locals	-	48,476	(48,476)	-	-	-
Travel Companions	-	10,000	(10,000)	-	-	-
Dewsbury Home from Hospital	-	139,994	(139,994)	-	-	-
Calderdale Home from Hospital	-	116,057	(116,057)	-	-	-
	<u>11,172</u>	<u>689,365</u>	<u>(693,666)</u>	<u>(5,911)</u>	<u>-</u>	<u>960</u>

AGE UK CALDERDALE & KIRKLEES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

21 Restricted funds

(Continued)

The specific purposes for which the restricted funds are applied are as follows:

Befriending; grant from Calderdale MBC and Yorkshire Childrens Centre for specific volunteer befriending.

Fuel Poverty Fund; fund represents donations and fundraising to help individual households with specific fuel related issues.

Holidays for Older People; grant funding from Community Foundation for Calderdale for holidays for older people.

Extreme Weather; from Age UK to educate and promote ways to combat extreme weather.

Calderdale Dementia Hub; grant funding from Calderdale Council to run a partnership project with Community Links supporting people living with dementia in Calderdale.

Information & Advice; grants from Calderdale MBC and Macmillan providing information and advice to older people and their carers.

Home from Hospital Seamless Service; funding from Calderdale and Greater Huddersfield CCG's to support older people through discharge from hospital.

Kirklees Dementia Hub; grant funding from Kirklees MBC to run a partnership project with Community Links supporting people living with Dementia in Kirklees.

Locals; grant funding relating to personal independence coordinators in Kirklees.

Travel Companions; funding from Age UK to help people access public transport and get out and about following the pandemic.

Dewsbury Home from Hospital; grant from North Kirklees CCG to deliver a home from hospital service in North Kirklees.

Calderdale Home from Hospital; funding from Calderdale Council to support patients discharged from hospital for 6 weeks in their own home.

Digital Inclusion; funding to support older people to access and use digital technology.

Seamless Home from Hospital; funding to support patients discharged from hospital.

Calderdale Household Fund; grant from the Community Foundation to distribute to older people during the cost of living crisis.

Walking Tennis; funding to support walking tennis groups for older people.

AGE UK CALDERDALE & KIRKLEES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

22 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
General fund	602,248	1,384,073	(1,405,658)	(300,002)	280,661
Designated fund	-	-	-	300,000	300,000
Revaluation fund	120,000	-	(2,500)	-	117,500
	<u>722,248</u>	<u>1,384,073</u>	<u>(1,408,158)</u>	<u>(2)</u>	<u>698,161</u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
General fund	566,598	1,202,919	(1,173,180)	5,911	602,248
Revaluation fund	125,000	-	(5,000)	-	120,000
	<u>691,598</u>	<u>1,202,919</u>	<u>(1,178,180)</u>	<u>5,911</u>	<u>722,248</u>

23 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	187,885	-	187,885
Current assets/(liabilities)	510,276	960	511,236
	<u>698,161</u>	<u>960</u>	<u>699,121</u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	202,973	-	202,973
Current assets/(liabilities)	519,275	960	520,235
	<u>722,248</u>	<u>960</u>	<u>723,208</u>

AGE UK CALDERDALE & KIRKLEES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

24 Operating lease commitments

Lessee

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

	2025 £	2024 £
Within one year	70,643	13,502
Between two and five years	133,308	1,689
	<u>203,951</u>	<u>15,191</u>

Lessor

25 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

26 Cash generated from operations

	2025 £	2024 £
(Deficit)/surplus for the year	(24,087)	20,438
Adjustments for:		
Investment income recognised in statement of financial activities	(12,186)	(3,684)
Depreciation and impairment of tangible fixed assets	29,096	35,713
Movements in working capital:		
(Increase)/decrease in stocks	(4,642)	355
Decrease in debtors	18,418	18,297
Increase/(decrease) in creditors	34,932	(39,729)
Increase in deferred income	329	17,375
Cash generated from operations	<u>41,860</u>	<u>48,765</u>

27 Analysis of changes in net funds

The charity had no material debt during the year.