



Annual Review

Welcome

The past year has been one of both challenge and change, nationally and locally. Across the country, older people continue to feel the pressure of rising living costs, stretched health and care services and uncertainty about the future. Yet here in Bath & North East Somerset, we've witnessed something powerful: community spirit, kindness and a determination to keep looking out for one another.

At Age UK B&NES, we've stood alongside older residents through it all, helping people navigate complex systems, stay connected and hold on to their independence and dignity. Our Information & Advice team has helped unlock over £1 million in benefits. Our Home from Hospital service has supported people in recovering safely at home; our Wellbeing Support Workers, volunteers and befrienders have provided warmth and companionship week after week.

Digital inclusion has become essential, not a luxury. Through our Click Cafés, home visits and Tech For Joy sessions, we've seen how learning simple online skills can open up the world again. Through the Ageing Well programme and Older People's Voice, we've brought together hundreds of residents to shape a more age-friendly future for B&NES, a future built on listening, respect and inclusion.

As debates continue nationally about how to fund care and protect the State Pension, our role locally has never been clearer: to make sure older people's voices are heard and their needs met, now and in the years ahead.

We're proud of what's been achieved and even prouder of the people behind it. Thank you to everyone who continues to make this work possible.



Lesley

Joint Chair of Trustees



patrick



TABLE OF CONTENTS

1 - 12

ANNUAL IMPACT REPORT

13 - 14

PART 1: LEGAL &
ADMINISTRATIVE INFORMATION

15

PART 2: REPORT OF THE TRUSTEES
FOR YEAR ENDED 31ST MARCH
2025

16

PLANS FOR THE FUTURE

18 - 19

PART 3: FINANCIAL REVIEW

20-22

PART 4: STRUCTURE,
GOVERNANCE & MANAGEMENT

23...

ACCOUNTS

Our Vision:

To grow an age-friendly community
that enables people to age well.

Our Mission:

We support people to age well. We work to enable people to live with confidence, be heard, be celebrated and have access to the right support so they can live happy, healthy and fulfilled lives.

Our Impact 24/25



£1,011,827

Benefits
secured for
older people
through our
I&A service

2,790

Hours of
meaningful
conversation &
connection
through
Befriending

12,500

Hours of
volunteer time
given (equivalent
to 7 full time
staff)

379

Organisations
we work
with & refer to in
the community

“What an army of treasures you have at the Click Cafe. It is an uplifting experience to be in your midst and learn something so useful in the process. I hope your volunteers feel truly appreciated.” **Lizzie, Click Cafe attendee.**

Accessible Information & Advice



We secured over **1 million pounds*** of benefits for people

*including lump sum payments and estimated annual awards

When life becomes complicated, our Information & Advice team helps people find their way through. Whether it's claiming a benefit, challenging a bill, or understanding care options, the service provides trusted, practical guidance that changes lives.

This year, demand rose again as the cost of living, energy prices, and pressures on the care system continue to affect many people. Many people now face multiple issues at once, housing worries, health problems and mounting bills and need specialist help to untangle them.

"I can't thank Age UK enough for all the help you have given me. I can now put my heating on whenever I'm cold without having to worry!" Sue, I&A Client.

At A Glance

- Over £1 million* secured in additional income for local residents
- 2,200 Enquiries handled
- Top topics: Benefits | Community Care | Housing
- Most clients were aged 70, with a few clients over 100 years old.

The skill and understanding of our advisors are what make the difference. A recent quality audit praised the team's "depth of knowledge, professionalism and clear compassion for every client". We're committed to keeping this trusted service in place for the long term and are currently retendering with the council so we can continue supporting local residents for years to come."

We identified £617,955 of energy savings through the Warm Homes Project



Home from Hospital

Coming home after a hospital stay can be daunting, especially for those without immediate help available from family or friends. Our Home from Hospital service provides short-term, holistic support that helps people settle safely, regain confidence, and avoid unnecessary readmission.

Last year we made 2,171 life-changing visits, around 9 a day, helping people return home with food, toiletries and three days of aftercare support. Although over half of the people we supported went on to live independently or with family help, many face complex physical, emotional or practical challenges. Our Wellbeing Support Workers adapt to whatever is needed, from settling someone safely at home to ensuring they have essential supplies and someone to check in.

LUCY'S STORY

"After my accident, I felt completely lost and fell into a long depression.

Age UK B&NES gave me the encouragement I needed to start living again; to get my flat organised, take care of myself and rediscover my confidence.

The kindness and practical help helped me turn a corner. Thank you for helping me find myself again. The future is looking bright!"

To stay visible and connected within the hospital, the team regularly carries out "trolley dashes" meeting staff, sharing information. Now fully embedded within the Community Wellbeing Hub, the service connects people to dozens of other organisations, ensuring joined-up care long after discharge.

In the year ahead, we'll continue to strengthen relationships with NHS partners and expand capacity through new Community Connectors, allowing us to reach more patients earlier and make sure no one slips through the cracks.



At Home

We know that home is where people want to be for as long as possible. Our At Home team makes that a reality every day. Whether it's practical help, a familiar face, or simply knowing someone cares, our Wellbeing Support Workers bring reassurance and routine to hundreds of older people across Bath & North East Somerset.

This year, the team made a staggering 3,827 visits, around 16 a day, supporting people with chores, shopping, appointments, digital tasks, and meaningful companionship. What makes this service special is the human connection: the same Support Worker visits each week, building trust and confidence over time. For many, these relationships become a lifeline.

We've continued to invest in staff training, including seated exercise and cognitive maintenance therapy, so wellbeing and movement are woven into everyday support. This blended approach helps people stay active, stimulated and positive about ageing. Demand has never been higher. We're supporting more people with complex health conditions, mobility challenges and social isolation, especially older men who might otherwise be overlooked. The emotional toll of loneliness and the pressure on families mean our work is more essential than ever. We are now exploring ways to expand capacity so this important service can grow even further.

"Sarah takes me shopping, helps me sort through my mail, and makes everything feel manageable again. It is such a relief to have this regular help." Brian, At Home Client.

Digital Inclusion



At A Glance

- 21 dedicated Digital Champions
- 120 people supported
- Most learners aged 65–75
- Confidence & skills are the biggest barriers.
- 1:1 support transforms learning

Technology should work for everyone. Yet for many older people, it can still feel out of reach. Our Digital Inclusion Project is changing that picture across Bath and North East Somerset, in just eight months, delivering over 70 hours of one-to-one support each month, ensuring residents feel confident, connected and in control.

This year, we've expanded at a pace, creating a growing network of Click Cafés, home visits and community drop-ins that make support easy to find and friendly to join.

Regular cafés now run in Bath, Radstock, Keynsham, and with Bath Ethnic Minority Senior Citizens Association (BEMSCA), led by our brilliant team of 21 Digital Champion volunteers. Their warmth and patience turn technology from something daunting into something genuinely enjoyable.

Every week, we see the transformation: someone sending a first video call, using a GP app, or shopping safely online. As skills grow, so does curiosity; many return to take the next step, expanding their world and embracing the opportunities that technology brings.

Next, we're introducing a Tech For Joy series of events, walks and wellbeing activities that build simple digital skills, showing that technology can enhance the things people already love.

Our partnerships are deepening, too. Organisations including the Royal United Hospital, Social Care, DWP, MIND and the Salvation Army now refer people directly to us, recognising Age UK B&NES as a trusted local leader in tackling digital exclusion.

Social Groups

Our Social Groups continue to thrive, bringing people together every week in Bath, Midsomer Norton and Keynsham to share conversation, creativity and companionship. We have many regular members, offering activities, friendship, vital transport and a hot meal. This year's highlights included inspiring visits from the National Trust and Guide Dogs, hands-on crafts, flower arranging, singing, gentle exercise and a beautiful art exhibition at the Bath Assembly Rooms celebrating the theme 'Connection'. Every session is shaped by the ideas and interests of the attendees, creating welcoming, uplifting spaces filled with laughter, learning and new friendships.



KEYNSHAM

The Social Groups are always buzzing, with guest speakers, local organisations, music and brilliant conversations. Every week brings a new visit, a new story and a warm welcome for everyone who comes along.

MIDSOMER NORTON

"I'd never painted in my life, but the Social Group encouraged me to have a go and now it's one of my favourite things. I feel proud of what I can do."



BATH

Our Bath Social Group is part of a special showcase celebrating "Connection", shining a light on community, creativity and the friendships formed every week.

Befriending

A regular chat can mean everything. Our Befriending Service offers friendship, reassurance and laughter to those who want more connection in their week. Together, volunteers delivered 2,790 hours of conversation that helped reduce loneliness last year.

Each match begins with care. We visit people at home to understand the companionship they'd enjoy and pair them with the right volunteer, creating friendships that grow week by week.

Volunteers tell us they gain just as much: purpose, perspective and genuine connection.

Demand continues to rise, and reducing our waiting list is a key focus for the year ahead, so more people can enjoy the confidence and companionship Befriending brings.



“It’s so rewarding to know that I’ve contributed to making things a little easier or brighter for someone else.

I believe even small acts of support can make a meaningful difference to someone’s day. It also gives me a real sense of purpose and connection.” Sam, Volunteer.

Volunteering



Volunteers are the heartbeat of Age UK B&NES, the friendly faces and caring voices who make our work possible. Last year, they gave 12,500 hours, which is equivalent to seven full-time staff.

This year, 31 new volunteers joined our wonderful 140-strong volunteer team, from Digital Champions and Befrienders to Memory Group helpers. Our refreshed induction ensures every volunteer feels confident and welcomed from day one. We’re incredibly proud and grateful for each and every one of them!



Dementia

With around 2,700 people in Bath & North East Somerset living with dementia, demand for support continues to rise, and our Memory Groups are busier than ever. We now run five upbeat sessions each week across the area, welcoming nearly 20% more people this year as more families seek supportive Cognitive Maintenance Therapy through music, conversation, gentle movement and laughter.

People come for the structure but stay for the joy. Sessions are lively, sociable and run by staff whose energy and empathy bring out the best in everyone. Carers tell us the groups are a cornerstone of their week, giving their loved ones stimulation and providing them with vital breathing space. We work closely with ReMind, the local diagnostic charity, and are recognised as a trusted community partner organisation for dementia support in B&NES. Looking ahead, we plan to expand our reach, increase volunteer involvement and keep championing understanding, creativity and connection for everyone living with memory loss.

“Your session is the highlight of Dad's week and his only social activity with a fun bus ride, long may it continue!” Alan, Carer.

Transport remains a vital part of our work, ensuring people who would otherwise be at home can stay connected to their community. Last year, our dedicated drivers made 8,403 journeys, enabling people to get to groups, meet others and stay socially active.

Drivers create a warm, supportive atmosphere that makes every journey enjoyable. Running costs are rising, and keeping our vehicles on the road takes significant funding. This year, we'll explore new ways to sustain this vital service so people can keep travelling to the groups they love.



Transport



Community Groups

Our Community Groups are thriving, small, welcoming spaces where friendships grow and people come together to share food, music and laughter.

Snack & Chat, which began during the Warm Spaces initiative, now attracts up to 18 people each week and has become a true community hub. People drop in for lunch and to chat. Many members now meet up outside the group, as well. We're seeing more people who live alone, especially widowed men, finding confidence and comfort here.

Singing for Fun and Sing to Remember continue to lift spirits, support memory and bring a wonderful sense of togetherness to everyone who takes part. Our Cook & Eat sessions have been a real highlight, especially for men who've discovered a love of cooking and now meet socially outside the group.



"I didn't know how to cook properly until the group but now I do all my meal preparation on a Monday and have something healthy in the freezer for the rest of the week."



"These sessions are so important. We have a lot of fun. They lift my husband's spirits. He smiles, sings and leaves happy."



"The best part is chatting to everyone in a natural, friendly way. Many of the attendees are regulars, so it's lovely to build real connections and get to know them over time."



Ageing Well Programme

The Ageing Well programme has become an exciting and transformative part of our work this year, a true community movement to make Bath & North East Somerset a place where everyone can age well. The publication of the first Ageing Well Community Survey Report, reaching over 1,300 residents, exceeded all expectations. It gave us the clearest picture yet of what older people value and what needs to change, from better transport and housing to accessible public spaces and social connection. These findings have already shaped priorities for our Ageing Well Steering Group, made up of partners from across the public, private and voluntary sectors.

We're proud that the Council gave unanimous support to the programme this year and committed to becoming an Age Friendly Employer. Together, we're turning insight into action.

In January, we launched Older People's Voice, a new forum created by and for older residents. The first event sold out, with people hearing the survey results, sharing their views, and signing up to stay involved. From that energy, a new Older People's Steering Group is set to be formed, ensuring older voices continue to shape decisions across B&NES.

We've also strengthened our local presence by attending Good Neighbourhood events, speaking at St John's Foundation Founders' Day, and representing B&NES at the Ageing Well Networks Conference. The programme now has a full-time Coordinator, dedicated communications support, and growing influence in local strategy, including the forthcoming Dementia, Frailty and Food Insecurity Strategies plus the Local Plan.

What's next? We'll offer more opportunities for people aged 55+ to build skills and move into volunteering or work, and we'll support local organisations to become more age-friendly. Our Joy in Ageing focus will keep challenging perceptions and building intergenerational connections. Alongside this, we're creating the first B&NES State of Ageing Report, shaping future action with older people's voices at the centre.

With thanks to the partners we have worked with as part of Ageing Well B&NES



Communication & Engagement

Telling the stories of Age UK B&NES is at the heart of what we do. Through clear messaging, strong partnerships and positive storytelling, we're helping more people understand what ageing is really like in B&NES and the difference our services make - ensuring older people's voices are heard where it matters most.



Our "Tea with Your MP" event was featured on BBC Points West and across local media, giving older residents a direct line to decision-makers. The launch of Older People's Voice and our Ageing Well Community Survey also gained strong coverage, supported by joint campaigns with the RUH and other partners.



Our reach has grown, too. Nearly 800 new people joined our Ageing Well mailing list, with an impressive 70% open rate. We took part in five media interviews, regularly provided comments to local outlets and strengthened relationships with journalists, councillors and MPs. We continue to refine our digital presence and voice for the many audiences we serve.

Looking ahead, we'll keep amplifying the stories that inspire action, connecting our community, celebrating volunteers and championing positive ageing across B&NES.



Fundraising

The wonderful work outlined in this impact report is only possible thanks to the funding we receive. We are so grateful for every penny from the people who use our services, our local community and trust funders.

We would like to give a heartfelt thank you to the families of those who left gifts in their Wills. Legacies totalled over £140,000 this year, and it is wonderful to know that people want their kindness to live on. This support makes a significant contribution to our core costs, helping us keep our doors open and support as many people as possible.

We also secured two exciting funds this year. The Age UK Digital Champion Grant is supporting 18 months of growth in our Digital Inclusion service, including a new member of staff and volunteer recruitment. We also received £90,000 from The St Monica Trust for a three-year Volunteer and Employment programme, which sits perfectly alongside our Ageing Well work, supporting older people into employment and volunteering, and providing age-friendly training to local businesses.

Around £15,000 was donated by our community through fundraising, funeral collections and one-off donations. Every penny has been put to good use supporting the services we provide in Bath & North East Somerset and we couldn't do it without you. Thank you from the whole team.

With thanks to the partners we have worked with or who have funded us this year including:



St Monica Trust



Community Wellbeing Hub



Bath and North East Somerset, Swindon and Wiltshire Partnership
Working together for your health and care



St Mungo's
Building homesickness
Rebuilding lives



Part 1: Legal & Administrative Information

Company number: 05367286

Charity number: 1110455

Registered office: The Studio, Alexander House, James Street West, Bath, BA1 2BT

Bankers: National Westminster Bank Plc, High Street, Bath, BA1 5AH

Auditors: Sumer Audit, Statutory Auditors, Firefly Avenue, Swindon, Wiltshire, SN2 2GA

Senior Team Members

S Allen: Chief Executive Officer

L Martin: Communications and Engagement Lead

J Thorn: Finance & Business Lead

A Stanson: Chief Operating Officer (left March 25)

A Kuhlke: Fundraising and Development Lead

C Calonmor: Ageing Well Programme Lead



TRUSTEES:

L ENWISTLE
(Co-Chair from 01.10.2024)

R BURNS

P ANKETELL-JONES
(Co-Chair from 01.10.2024)

R SHUBHABRATA

R GREIG

H ADAMS
FROM 06.11.2024

N GREGSON
RESIGNED 1.10.24

S MCNAB
RESIGNED 01.10.24

Part 2: Report of the Trustees for Year Ended 31st March 2025

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

Our Charitable Objects and Activities

Age UK Bath & North East Somerset is an independent local charity established to promote the following purposes for the benefit of the public and/or older people in and around the District of Bath and North East Somerset:

- preventing or relieving the poverty of older people;
- advancing education for older people;
- preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);
- promoting equality and diversity in relation to older people; ~ assisting older people in need by reason of ill health, disability, financial hardship, social exclusion or other disadvantage; and
- such other charitable purposes for the benefit of older people as the Trustees may from time to time decide, the outcome of this being the promotion of the well-being of older people.

The charity was established over 80 years ago, and although part of the Age UK network, we are an independent charity. All the money we raise is used to support the older residents of Bath & North East Somerset.

We work with people later in life to understand the issues that affect them, enabling people to live independently for as long as people want or are able to. Our activities include Social Groups, Memory Groups, Peer-led Groups, Information and Advice, Home from Hospital service, Befriending, Digital Inclusion Projects and volunteering activity. Each year we support many people, their family members and carers, promoting wellbeing, helping them to stay active, regain and retain their independence and improve their quality of life.

Public Benefit

Our main activities clearly illustrate the delivery of public benefit. The Trustees confirm that they have referred to the Charity Commission's general guidance on public benefit when reviewing the Charity's Aims and Objectives.

Our Vision

The vision of Age UK Bath & North East Somerset is to grow an Age Friendly Community where people are enabled to age well.

Plans for the Future

As we look ahead, Age UK Bath & North East Somerset remains committed to expanding our reach and improving the lives of older adults in our community. Our key plans for the upcoming period include:

1. Consolidating and Continuing the Ageing Well Programme

We will consolidate the achievements of the Ageing Well programme and seek to secure future funding so this work can continue beyond its initial phase. As part of this, we will publish a State of Ageing Report for B&NES and further develop the networks that have formed around this programme.

2. Developing the Older People's Voice Forum

The new Older People's Voice forum will become increasingly active, undertaking outreach events and providing more opportunities for older people to contribute to local decision-making and influence issues that affect their lives.

3. Securing Contracts and Funding for Service Continuation

We will be preparing for upcoming commissioning opportunities to secure the continuation and development of key services from 2026 onwards. This includes our Social, Memory and Peer-led Groups, Information, Advice & Signposting Service, Digital Inclusion work, and our support for people leaving hospital and settling back home.

4. Preparing for the Charity Quality Standards Review

We will also be preparing for our three-yearly Charity Quality Standards review, ensuring that our systems, processes and governance continue to meet the standards expected across the Age UK network.

5. Developing a New Strategic and Operational Plan

Under the leadership of a new CEO, we will begin the development of a refreshed strategic plan and operational priorities that will guide the organisation over the next phase of its work.

6. Prioritising for Long-Term Impact

Looking ahead, we will need to decide how to deliver the most effective and sustainable support for older people in the future. With numerous opportunities and challenges on the horizon, this will require careful prioritisation and, at times, difficult decisions to ensure we focus our efforts where they will have the greatest impact.

Part 3: Financial Review

We are reporting a surplus of income over expenditure of £90,915.

The financial investments and policies of the organisation are reviewed on a regular basis.

The financial position of the charity remains robust in the medium term with unrestricted reserves of £501,376.

However, the Charity faces significant challenges in generating new revenue streams to fulfil its charitable objectives, meet the ever-increasing needs of the rising number of people in later life whilst managing increased costs and maintaining our ambition to be a good employer which pays a living wage.

Principal Risks and Uncertainties

The charity has traditionally relied upon various sources of funding, including local authority grants, commissioned services and grant funding from trusts, foundations and individuals. While these continue as current sources of income, our level of successful income generation has meant we now no longer meet the criteria for many of our previous funders.

This presents challenges to our ability to meet increased demand for our services. To mitigate this, we are:

- Continuing to develop our paid for services in order to support the delivery of our charitable objects, including increasing the charges for these services
- Maintaining our grant fundraising activity.
- Ensuring efficiency in the use of resources, monitoring expenditure to control costs and safeguard reserves.
- Maintaining good relationships with funders and contractual partners; Collaborating with other charitable organisations to make best use of resources and intellectual property.
- Developing new ways of working to ensure Age UK Bath & North East Somerset remains relevant in an ever- changing environment.

Principal Funding Sources

The principal funding sources in the year arise from contracts with Bath & North East Somerset Council, BSW Integrated Care Board and income through our Social & Memory Groups, and At Home Service. The principal funding sources in the year arise from HCRG Care Group, Bath & North East Somerset Council, BSW Integrated Care Board, various grants and income through our Social & Memory Groups, and At Home Service.

Reserves Policy

In compliance with the Charity Commission Guidance, the Trustees ensure that a Financial Risk assessment is completed as part of the annual budgeting and business planning process. The Reserves Policy was re-assessed in the year.

In assessing the need for reserves, the trustees consider:

1. Funds required to provide cover for risks such as unforeseen expenditure or unanticipated loss of income
2. Specific funding for the development of new or expanded services, and;
3. The requirement for working capital to protect the continuity of our core, unfunded work.

For the 2024/25 financial year, the trustees have assessed the reserves needed, based upon the above criteria, as a minimum of 3 months' expenditure.

The total value of funds held at the balance sheet date was £610,783 (2024: £519,868). The value of restricted funds was £109,407 (2024: £89,369). Designated funds of £69,187 are held to support specific future projects.

Included within the unrestricted fund are fixed assets of £16,804; therefore, the free reserves of the charity are £415,385 (2024: £347,843)

The charity holds funds in line with the policy, although the charity is facing unprecedented demand for services. A number of services continue to be funded or part-funded from voluntary income, so we continuously seek additional income to further develop our services.

Going concern

There was a net increase in funds for the year of £90,915, with an increase in unrestricted funds of £70,877.

Since the end of the reporting period, the charity submitted three contract bids to Bath & North East Somerset Council to replace those expiring within a year of 31 March 2025. Two bids have been accepted, with a decision on the third pending. Each contract will match current rates and last five years, with an optional two-year extension.

The charity's contract with Wiltshire council has been partially extended to July 2026, and it is currently unknown if it will be re-tendered.

The charity has free reserves of £415k, and the balance sheet is strong. On this basis, the trustees consider it appropriate to prepare the financial statements on the going concern basis. This assumes that the charity will continue in operational existence for the foreseeable future. In making this assessment, the trustees have reviewed the balance sheet, the likely future cash flows of the charity, and have considered the funds available at this point in time.

Part 4: Structure, Governance & 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. Members guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up.

Recruitment and appointment of new trustees

The charity's board comprises a Chair and other trustees, the total number of which shall never be less than 3 but shall not exceed 10. Vacancies for trustees are advertised, applicants are interviewed following short-listing, references are taken up and a disclosure & barring check is obtained. Once elected a trustee may serve for a period of 3 years and be eligible for re-election not exceeding in aggregate 9 years from the original date of appointment. The Board may appoint individuals to fill any casual vacancies which occur during the year. Such appointments shall terminate at the end of the term for which the original member was elected. Trustees may be co-opted to the Board provided that the number does not exceed 10.

Induction and Training of Trustees

On appointment, Trustees are given induction training, and are given ongoing support from fellow Trustees, the Chief Executive Officer. External training is used where relevant, together with appropriate publications (e.g. Charity Commission).

Organisational Structure

The Board meets regularly and has maintained sub-committees: Finance+ Committee | Services+ Committee | Communications+ Committee. Day to day operational decisions are delegated to the Chief Executive Officer, who is line managed by the Chair of the Board.

Pay policy for senior staff

The senior management team comprise the trustees and key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day-to-day basis. All trustees give of their time freely and no trustee received remuneration in the year. The pay of senior staff is managed in accordance with a Scheme of remuneration for all staff and has been adjusted dependent on the circumstances of the charity. The board of trustees considers the affordability of pay increases annually as well as increases in our Charging Policy.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and risks. The trustees confirm that the major risks have been reviewed and systems or procedures have been established to manage those risks.

The trustees' risk management strategy comprises: ~

- A quarterly review of the register of principal risks and uncertainties that the charity faces.
- The establishment of policies, systems and procedures to mitigate those risks identified in the review, and the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

Attention has also been focused on non-financial risks arising from fire, health and safety of staff and volunteers, data protection and other risks. These risks are managed by ensuring the organisation has robust policies and procedures in place with regular and appropriate training for staff and volunteers.

Related parties and co-operation with other organisations

None of our trustees receives remuneration or other benefits from their work with the charity. Any connection between a trustee or senior manager of the charity with any other local related party or organisation is disclosed to the full board of trustees in the same way as any other contractual relationship with a related party.

A Register of interests is maintained and is readily available for inspection.

Age UK Bath & North East Somerset is one of over 100 Brand Partners affiliated to Age UK. We work together in a spirit of collaboration and mutual support to achieve common goals.

It is important to stress that we are an independent local charity run by local people for local people. Age UK Bath & North East Somerset is part of the 'network of Age UK' and is not a branch structure; we are entirely responsible for raising our own funding.

As a brand partner of Age UK, we aim to ensure that the issues and concerns of older adults in Bath & North East Somerset are brought to the attention of local and regional policy makers, and that high-quality services continue to be provided at a local level to support older adults to maintain their independence, dignity and wellbeing.

Fundraising Standards Compliance

Over the past year, Age UK Bath & North East Somerset has upheld a robust framework for fundraising activities. We employ a dedicated Fundraising & Development Lead to manage these initiatives, eliminating the need for external professional fundraisers or commercial participants. While we are not part of any voluntary scheme for regulating fundraising, we have had no instances of non-compliance nor have we received any complaints related to fundraising activities. Our Finance Committee frequently reviews fundraising activities, ensuring alignment with the Age UK Charity Quality Standards. To protect adults at risk and the general public, we strictly adhere to our Code of Conduct, Fundraising Policy, and Safeguarding Policies & Procedures.

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Age UK Bath and North East Somerset Ltd 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 which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

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

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

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.

Approved by order of the Board of Trustees on 5th December 2025 and signed on its behalf by:



Patrick Anketell-Jones
Co-Chair, Board of Trustees



Lesley Entwistle
Co-Chair, Board of Trustees

**Report of the Independent Auditors to the Members of
Age UK Bath and North East Somerset Ltd**

Opinion

We have audited the financial statements of Age UK Bath and North East Somerset Ltd (the 'charitable company') for the year ended 31 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 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 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.

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; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Report of the Independent Auditors to the Members of
Age UK Bath and North East Somerset Ltd

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.

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:

Based on our understanding of the charity and the provision of services to the elderly, we identified that the principal risks of non-compliance with laws and regulations related to safeguarding, health and safety, employment law, Companies Act 2006 and Charity Law, and we considered the extent to which non-compliance might have a material effect on the financial statements of the charity. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities Statement of Recommended Practice.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to revenue recognition, management override, and potential lack of segregation of duties. Audit procedures performed by the audit engagement team included:

- discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations and fraud;
- understanding and review of management's internal controls designed to prevent and detect irregularities, and fraud;
- review of the minutes of the Trustees meetings;
- designing audit procedures to incorporate unpredictability;
- performing analytical procedures to identify any unusual or unexpected relationships that might indicate risks of material misstatement due to fraud;
- review of the financial statements disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations discussed above;
- enquiring of the Trustees and third-party advisors about actual and potential litigation and claims;
- testing transactions entered into outside of the normal course of the charity's business; and
- identifying and testing journal entries, in particular any journal entries with fraud characteristics.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and the transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

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 Bath and North East Somerset Ltd

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.



James Gare (Senior Statutory Auditor)
for and on behalf of Sumer Auditco Limited
Statutory Auditors
Hermes House
Fire Fly Avenue
Swindon
Wiltshire
SN2 2GA

Date: **18 December 2025**

Age UK Bath and North East Somerset Ltd**Statement of Financial Activities**
for the Year Ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	115,603	303,708	419,311	300,620
Charitable activities	6				
Provision of services		1,090,364	-	1,090,364	1,034,206
Other trading activities	4	7,418	-	7,418	8,309
Investment income	5	5,684	-	5,684	7,897
Other income		<u>1,274</u>	<u>-</u>	<u>1,274</u>	<u>-</u>
Total		<u>1,220,343</u>	<u>303,708</u>	<u>1,524,051</u>	<u>1,351,032</u>
EXPENDITURE ON					
Raising funds	7	38,423	-	38,423	30,276
Charitable activities	8				
Provision of services		<u>1,111,043</u>	<u>283,670</u>	<u>1,394,713</u>	<u>1,492,826</u>
Total		<u>1,149,466</u>	<u>283,670</u>	<u>1,433,136</u>	<u>1,523,102</u>
NET INCOME/(EXPENDITURE)		70,877	20,038	90,915	(172,070)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>430,499</u>	<u>89,369</u>	<u>519,868</u>	<u>691,938</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>501,376</u></u>	<u><u>109,407</u></u>	<u><u>610,783</u></u>	<u><u>519,868</u></u>

Age UK Bath and North East Somerset Ltd (Registered number: 05367286)**Balance Sheet**
31 March 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	16	16,794	13,469
Investments	17	<u>10</u>	<u>10</u>
		16,804	13,479
CURRENT ASSETS			
Debtors	18	99,097	269,752
Cash at bank and in hand		<u>683,922</u>	<u>464,658</u>
		783,019	734,410
CREDITORS			
Amounts falling due within one year	19	(189,040)	(228,021)
		<u>593,979</u>	<u>506,389</u>
NET CURRENT ASSETS			
		610,783	519,868
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>610,783</u>	<u>519,868</u>
NET ASSETS			
		<u>610,783</u>	<u>519,868</u>
FUNDS	22		
Unrestricted funds:			
General fund		432,189	361,312
Buildings dilapidation and repairs - St. Michaels		14,825	14,825
Development and innovation		29,959	54,362
Ageing Well		<u>24,403</u>	<u>-</u>
		501,376	430,499
Restricted funds		<u>109,407</u>	<u>89,369</u>
TOTAL FUNDS		<u>610,783</u>	<u>519,868</u>

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

The financial statements were approved by the Board of Trustees and authorised for issue on5/12/2025..... and were signed on its behalf by:

L. M. Entwistle

L M Entwistle - Trustee

Age UK Bath and North East Somerset Ltd**Cash Flow Statement**
for the Year Ended 31 March 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	<u>223,367</u>	<u>(238,312)</u>
Net cash provided by/(used in) operating activities		<u>223,367</u>	<u>(238,312)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(11,590)	-
Sale of intangible fixed assets		(1)	-
Sale of tangible fixed assets		1,804	-
Interest received		<u>5,684</u>	<u>7,897</u>
Net cash (used in)/provided by investing activities		<u>(4,103)</u>	<u>7,897</u>
		<hr/>	<hr/>
Change in cash and cash equivalents in the reporting period		219,264	(230,415)
Cash and cash equivalents at the beginning of the reporting period		<u>464,658</u>	<u>695,073</u>
Cash and cash equivalents at the end of the reporting period		<u><u>683,922</u></u>	<u><u>464,658</u></u>

The notes form part of these financial statements

Age UK Bath and North East Somerset Ltd**Notes to the Cash Flow Statement**
for the Year Ended 31 March 2025**1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2025 £	2024 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	90,915	(172,070)
Adjustments for:		
Depreciation charges	7,735	6,523
Profit on disposal of fixed assets	(1,273)	-
Interest received	(5,684)	(7,897)
Decrease/(increase) in debtors	170,655	(210,077)
(Decrease)/increase in creditors	<u>(38,981)</u>	<u>145,209</u>
Net cash provided by/(used in) operations	<u>223,367</u>	<u>(238,312)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank and in hand	<u>464,658</u>	<u>219,264</u>	<u>683,922</u>
	<u>464,658</u>	<u>219,264</u>	<u>683,922</u>
Total	<u>464,658</u>	<u>219,264</u>	<u>683,922</u>

Age UK Bath and North East Somerset Ltd

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

1. GENERAL INFORMATION

Age UK Bath and North East Somerset is a charitable company limited by guarantee, without share capital, incorporated in England and Wales. The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address can be found in the Trustees' Report.

2. 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.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value.

The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest pound.

Going concern

Since the end of the reporting period, the charity submitted three contract bids to Bath & North East Somerset Council to replace those expiring within a year of 31 March 2025. Two bids have been accepted, with a decision on the third pending. Each contract will match current rates and last five years, with an optional two-year extension.

The charity's contract with Wiltshire council has been partially extended to July 2026, and it is currently unknown if it will be re-tendered.

The charity has free reserves of £415k, and the balance sheet is strong. On this basis, the trustees consider it appropriate to prepare the financial statements on the going concern basis. This assumes that the charity will continue in operational existence for the foreseeable future. In making this assessment, the trustees have reviewed the balance sheet, the likely future cash flows of the charity, and have considered the funds available at this point in time.

Preparation of consolidated financial statements

The financial statements contain information about Age UK Bath and North East Somerset Ltd as an individual company and so not contain financial information as the parent of a group. The charity's trading subsidiary, Age UK (BANES) Trading Limited, is dormant having ceased trading on 31 March 2017.

Critical accounting judgements and key sources of estimation uncertainty

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions

None

Critical areas of judgement

None

Income

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

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

continued...

Age UK Bath and North East Somerset Ltd

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

2. ACCOUNTING POLICIES - continued

Income

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

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

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.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Tangible fixed assets

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

Fixtures and fittings	- 20% on straight line basis
Motor vehicles	- 25% on straight line basis
Computer equipment	- 33% on straight line basis

Fixed assets costing in excess of £500 (per individual item) are capitalised.

Taxation

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

Fund accounting

Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

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

Restricted funds are to be used for specified purposes as laid down by the donor which have been raised by the charity for specific purposes. Expenditure which meets these criteria is identified to the fund.

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

The charitable trust only holds basic financial instruments as defined in FRS 102. The financial assets and financial liabilities of the academy trust and their measurement basis are as follows:

Financial assets - trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments. Amounts due to the charity's wholly owned subsidiary are held at face value less any impairment.

Cash at bank - is classified as a basic financial instrument and is measured at face value.

Financial liabilities - trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument. Amounts due to charity's wholly owned subsidiary are held at face value less any impairment.

Operating leases

Rentals paid under operating leases are charged to the Statement of Financial Activities as incurred.

continued...

Age UK Bath and North East Somerset Ltd**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025****3. DONATIONS AND LEGACIES**

	2025	2024
	£	£
Donations and grants	353,947	190,494
Legacies	65,364	110,126
	<u>419,311</u>	<u>300,620</u>

4. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Room hire	3,430	3,660
Sundry income	3,988	4,649
	<u>7,418</u>	<u>8,309</u>

5. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	5,684	7,897

6. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2025	2024
		£	£
Grants	Provision of services	14,200	19,765
Income from charged for services to beneficiaries of the charity	Provision of services	348,693	275,464
Contract for services	Provision of services	727,471	738,977
		<u>1,090,364</u>	<u>1,034,206</u>

Activity				2025	2024
				£	£
	Grants	Contract	Fees	Total	Total
Community Connections	-	120,875	195,388	316,263	275,208
Advice and Information	14,200	24,792	-	38,992	67,666
At Home	-	-	153,305	153,305	126,775
Home from Hospital	-	558,477	-	558,477	553,043
Nail cutting	-	-	-	-	11,514
Core costs	-	23,327	-	23,327	-
Total	<u>14,200</u>	<u>727,471</u>	<u>348,693</u>	<u>1,090,364</u>	<u>1,034,206</u>

Grants received, included in the above, are as follows:

	2025	2024
	£	£
Age UK	<u>14,200</u>	<u>19,765</u>

continued...

Age UK Bath and North East Somerset Ltd**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025****7. RAISING FUNDS****Raising donations and legacies**

	2025 £	2024 £
Staff costs	26,811	25,622
Sundries	464	903
Support costs	<u>11,148</u>	<u>3,751</u>
	<u><u>38,423</u></u>	<u><u>30,276</u></u>

8. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 9) £	Support costs (see note 10) £	Totals £
Provision of services	<u>1,027,988</u>	<u>366,725</u>	<u>1,394,713</u>

9. DIRECT COSTS OF CHARITABLE ACTIVITIES**Analysis of direct costs**

Activity				2025 £	2024 £
	Direct staff costs	Other direct costs	Support costs	Total	Total
Transport	64,247	34,347	26,704	125,298	96,987
Community Connections	166,923	77,447	69,379	313,749	396,979
Advice and Information	109,146	5,459	45,365	159,970	143,988
At Home	188,995	3,625	78,478	271,098	173,222
Home from Hospital	204,876	12,229	85,154	302,259	532,859
Nail cutting	-	-	-	-	7,289
Befriending	25,387	419	10,552	36,358	23,210
Digital inclusion and Special Projects	27,117	1,769	11,270	40,156	28,709
Community Wellbeing and Ageing Well	<u>95,813</u>	<u>10,189</u>	<u>39,823</u>	<u>145,825</u>	<u>89,582</u>
Total	<u><u>882,505</u></u>	<u><u>145,483</u></u>	<u><u>366,725</u></u>	<u><u>1,394,713</u></u>	<u><u>1,492,826</u></u>

Basis of allocation of support costs: Percentage of staff time

Included within other direct costs are grants paid to individuals totalling £16,866.

10. SUPPORT COSTS**Analysis of support costs**

	2025 £	2024 £
Staff costs	181,299	132,154
Premises	49,753	104,867
Office costs, IT and governance	120,482	134,467
Other staff/volunteer costs	<u>26,339</u>	<u>68,370</u>
	<u><u>377,873</u></u>	<u><u>439,858</u></u>

continued...

Age UK Bath and North East Somerset Ltd**Notes to the Financial Statements - continued**
for the Year Ended 31 March 2025**11. NET INCOME/(EXPENDITURE)**

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

	2025	2024
	£	£
Auditors' remuneration	13,482	13,709
Depreciation - owned assets	7,735	6,523
Surplus on disposal of fixed assets	(1,273)	-
Operating lease charge - rent	22,000	38,300
Operating lease charge - other	<u>2,189</u>	<u>1,592</u>

12. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

13. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	997,168	952,457
Social security costs	57,772	49,045
Other pension costs	<u>35,675</u>	<u>34,750</u>
	<u>1,090,615</u>	<u>1,036,252</u>

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

	2025	2024
	<u>68</u>	<u>89</u>

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

The average full time equivalent staff numbers were 47 (2024: 34).

The key management personnel of the charity comprise the Trustees and the senior management personnel as listed on page 3. The total employee benefits of the key management personnel of the charity were £240,795 (2024: £191,276).

14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	207,048	93,572	300,620
Charitable activities			
Provision of services	1,034,206	-	1,034,206
Other trading activities	8,309	-	8,309
Investment income	<u>7,897</u>	<u>-</u>	<u>7,897</u>
Total	<u>1,257,460</u>	<u>93,572</u>	<u>1,351,032</u>
EXPENDITURE ON			
Raising funds	30,276	-	30,276

continued...

Age UK Bath and North East Somerset Ltd**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025****14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted funds £	Restricted funds £	Total funds £
Charitable activities			
Provision of services	<u>1,280,742</u>	<u>212,084</u>	<u>1,492,826</u>
Total	<u>1,311,018</u>	<u>212,084</u>	<u>1,523,102</u>
NET INCOME/(EXPENDITURE)	(53,558)	(118,512)	(172,070)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>484,057</u>	<u>207,881</u>	<u>691,938</u>
TOTAL FUNDS CARRIED FORWARD	<u>430,499</u>	<u>89,369</u>	<u>519,868</u>

15. GOVERNMENT GRANT

	2025 £	2024 £
Bath and NE Somerset Council	43,480	-

There were no unfulfilled conditions or other contingencies attached to these grants. The charity has not directly benefited from any other forms of government assistance.

16. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST				
At 1 April 2024	33,934	60,799	60,678	155,411
Additions	3,087	-	8,503	11,590
Disposals	<u>-</u>	<u>(4,500)</u>	<u>(4,441)</u>	<u>(8,941)</u>
At 31 March 2025	<u>37,021</u>	<u>56,299</u>	<u>64,740</u>	<u>158,060</u>
DEPRECIATION				
At 1 April 2024	33,934	54,691	53,317	141,942
Charge for year	384	2,364	4,987	7,735
Eliminated on disposal	<u>-</u>	<u>(4,500)</u>	<u>(3,911)</u>	<u>(8,411)</u>
At 31 March 2025	<u>34,318</u>	<u>52,555</u>	<u>54,393</u>	<u>141,266</u>
NET BOOK VALUE				
At 31 March 2025	<u>2,703</u>	<u>3,744</u>	<u>10,347</u>	<u>16,794</u>
At 31 March 2024	<u>-</u>	<u>6,108</u>	<u>7,361</u>	<u>13,469</u>

continued...

Age UK Bath and North East Somerset Ltd**Notes to the Financial Statements - continued**
for the Year Ended 31 March 2025**17. FIXED ASSET INVESTMENTS**

	Shares in group undertakings £
MARKET VALUE	
At 1 April 2024 and 31 March 2025	<u>10</u>
NET BOOK VALUE	
At 31 March 2025	<u>10</u>
At 31 March 2024	<u>10</u>

There were no investment assets outside the UK.

The company's investments at the balance sheet date in the share capital of companies include the following:

Age UK (BANES) Trading Limited

Registered office: United Kingdom

Nature of business: Dormant

	% holding
Class of share:	
Ordinary	100

18. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade debtors	35,981	126,785
Prepayments and accrued income	<u>63,116</u>	<u>142,967</u>
	<u>99,097</u>	<u>269,752</u>

19. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade creditors	20,854	34,677
Social security and other taxes	18,597	12,920
Other creditors	222	222
Accruals and deferred income	<u>149,367</u>	<u>180,202</u>
	<u>189,040</u>	<u>228,021</u>

Deferred income

	2025 £	2024 £
Deferred income at 1 April 2024	102,476	-
Resources deferred in the year	102,331	102,476
Amounts released from previous years	<u>(102,476)</u>	<u>-</u>
Deferred Income at 31 March 2025	<u>102,331</u>	<u>102,476</u>

Deferred income relates to amounts received in advance for contracts commencing post year end.

continued...

Age UK Bath and North East Somerset Ltd**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025****20. LEASING AGREEMENTS**

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

	2025 £	2024 £
Within one year	24,189	30,162
Between one and five years	66,000	66,000
In more than five years	<u>38,395</u>	<u>16,395</u>
	<u>128,584</u>	<u>112,557</u>

21. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Fixed assets	16,794	-	16,794	13,469
Investments	10	-	10	10
Current assets	673,612	109,407	783,019	734,410
Current liabilities	<u>(189,040)</u>	<u>-</u>	<u>(189,040)</u>	<u>(228,021)</u>
	<u>501,376</u>	<u>109,407</u>	<u>610,783</u>	<u>519,868</u>

22. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	361,312	70,877	-	432,189
Buildings dilapidation and repairs - St. Michaels	14,825	-	-	14,825
Development and innovation	54,362	-	(24,403)	29,959
Ageing Well	<u>-</u>	<u>-</u>	<u>24,403</u>	<u>24,403</u>
	430,499	70,877	-	501,376
Restricted funds				
Digital Inclusion	33,215	2,011	-	35,226
Information and Advice	1	(1)	-	-
Cost of living	8,801	(8,801)	-	-
I&A non salaries	10,000	-	-	10,000
Snack and Chat	2,000	(2,000)	-	-
Ageing Well	35,352	(23,142)	-	12,210
Community Wellbeing Hub	-	6,774	-	6,774
Digital Inclusion AUK	-	4,217	-	4,217
Energy	-	10,980	-	10,980
St Monica Trust	<u>-</u>	<u>30,000</u>	<u>-</u>	<u>30,000</u>
	<u>89,369</u>	<u>20,038</u>	<u>-</u>	<u>109,407</u>
TOTAL FUNDS	<u>519,868</u>	<u>90,915</u>	<u>-</u>	<u>610,783</u>

continued...

Age UK Bath and North East Somerset Ltd**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025****22. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,220,343	(1,149,466)	70,877
Restricted funds			
Digital Inclusion	2,011	-	2,011
Information and Advice	30,505	(30,506)	(1)
Cost of living	2,934	(11,735)	(8,801)
Community transport	11,119	(11,119)	-
Snack and Chat	500	(2,500)	(2,000)
Ageing Well	40,550	(63,692)	(23,142)
Community Wellbeing Hub	122,000	(115,226)	6,774
Digital Inclusion AUK	36,000	(31,783)	4,217
Meals Grant	16,000	(16,000)	-
Singing	1,109	(1,109)	-
Energy	10,980	-	10,980
St Monica Trust	30,000	-	30,000
	<u>303,708</u>	<u>(283,670)</u>	<u>20,038</u>
TOTAL FUNDS	<u>1,524,051</u>	<u>(1,433,136)</u>	<u>90,915</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	232,916	(16,058)	144,454	361,312
Buildings dilapidation and repairs - Kingsmead Square	37,954	(37,500)	(454)	-
Buildings dilapidation and repairs - St. Michaels	14,825	-	-	14,825
Development and innovation	<u>198,362</u>	<u>-</u>	<u>(144,000)</u>	<u>54,362</u>
	484,057	(53,558)	-	430,499
Restricted funds				
Digital Inclusion	34,520	(27,689)	26,384	33,215
Home From Hospital	136,976	(136,976)	-	-
Information and Advice	26,385	-	(26,384)	1
Cost of living	10,000	(1,199)	-	8,801
I&A non salaries	-	10,000	-	10,000
Snack and Chat	-	2,000	-	2,000
Ageing Well	<u>-</u>	<u>35,352</u>	<u>-</u>	<u>35,352</u>
	<u>207,881</u>	<u>(118,512)</u>	<u>-</u>	<u>89,369</u>
TOTAL FUNDS	<u>691,938</u>	<u>(172,070)</u>	<u>-</u>	<u>519,868</u>

continued...

Age UK Bath and North East Somerset Ltd**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025****22. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,257,460	(1,273,518)	(16,058)
Buildings dilapidation and repairs - Kingsmead Square	-	(37,500)	(37,500)
	1,257,460	(1,311,018)	(53,558)
Restricted funds			
Transport	1,088	(1,088)	-
Digital Inclusion	-	(27,689)	(27,689)
Home From Hospital	3,500	(140,476)	(136,976)
Information and Advice	2,550	(2,550)	-
Cost of living	8,801	(10,000)	(1,199)
Community transport	8,663	(8,663)	-
Community connections	770	(770)	-
I&A non salaries	26,200	(16,200)	10,000
Snack and Chat	2,000	-	2,000
Ageing Well	40,000	(4,648)	35,352
	93,572	(212,084)	(118,512)
TOTAL FUNDS	<u>1,351,032</u>	<u>(1,523,102)</u>	<u>(172,070)</u>

Designated funds:

Buildings dilapidation and repairs - Kingsmead Square - Designated Fund to enable reactive repairs and dilapidation to Kingsmead Square to ensure the building is in a good state of repair and meets health and safety requirements

Buildings dilapidation and repairs - St Michaels - Designated Fund to enable reactive repairs and dilapidation to St. Michaels Centre to ensure the building is in a good state of repair and meets health and safety requirements

Development and innovation - Designated Fund to support innovation through the creation of new services and/or the development of our existing services. Use of the Designated Fund is subject to robust business case development, project planning and sign-off by the Board.

Ageing Well - Designated Fund to support the Ageing Well programme, based on the WHO's age friendly initiative.

Restricted funds:

Transport/ Community transport - various grants for transport costs

Befriending - various grants to support the befriending service

Digital inclusion / Digital Inclusion AUK - funding for the digital inclusion project including the digital champions project

Home from Hospital - various grants to fund the Home from Hospital service

Workforce Fund - funding for a Community Wellbeing Coordinator

Information and Advice - various grants for the I&A service

Cost of living - funding to support those suffering from the rise in the cost of living

I&A non salaries - funding to provide grants to elderly individuals suffering financial hardship

Snack chat - funding for drop-in support for older adults in the centre of Bath

Community connections - funding to support activities in our community groups

continued...

Age UK Bath and North East Somerset Ltd**Notes to the Financial Statements - continued**
for the Year Ended 31 March 2025**22. MOVEMENT IN FUNDS - continued**

Ageing well - Funding for the Ageing Well programme, based on the WHO's age friendly initiative.

Community Wellbeing Hub - funding for the Community Wellbeing Hub

Meals grant - funding for meals

Singing - For running singing for fun

Energy - to deliver home energy advice as part of the Community Energy Network

St Monica's Trust - Volunteering and Employment for Older People Fund

23. EMPLOYEE BENEFIT OBLIGATIONS

The pension cost charge represents contributions payable by the charity to the scheme and amounted to £35,675 (2024: £34,750). At 31 March 2025 £222 (2024: £222) of contributions were payable.

24. RELATED PARTY DISCLOSURES

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

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