

**Company Number: 06006449**  
**Charity Number: 1118346**

**Age UK York**

**(a Company Limited by Guarantee)**

**Trustees' Report and Financial Statements**

**for the Year Ended 31 March 2025**

# Age UK York

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# Age UK York

## Charity Information

**Company Number**  
06006449

**Charity Number**  
1118346

**Registered Office**  
St Edmund’s House  
Margaret Street  
York  
YO10 4UX

<b>Trustees</b>	
Howard Widdall	(Chair)
Colin Packer	(Treasurer)
Louise Leach	(appointed 9 April 2025)
Paul Vittles	
Jennifer Collieson	
Julie Stephens	
Vimala Jayaraman	(Appointed 8 May 2024)
Suzanne Smith	(Appointed 12 July 2024, resigned 17 March 2025)

**Company Secretary and Chief Executive Officer**  
Simon Holmes

<b>Key Management Personnel</b>	
Simon Holmes	CEO
Andy Waites	Head of Community Services (resigned August 2024)
Marie Hawes	Head of Care Service (resigned December 2024)
Emma Field	Finance and Infrastructure Manager
Chris Farrell	Head of Community Services and Service Development (appointed October 2024)
Anne Marie-Miles	CQC Registered Manager (appointed April 2024)

<b>Bankers</b>	
Co-operative Bank	HSBC Bank plc
Olympic House	Harry Weston Road
6 Olympic Court	Binley
Montford Street	Coventry
Salford	CV3 2SH
M5 2QP	
Santander Business Banking	Virgin Money
Bridle Road	Jubilee House
Bootle	Gosforth
Merseyside	Newcastle Upon Tyne
L30 4GB	NE3 4PL

**Auditor**  
Azets Audit Services Limited  
12 King Street  
Leeds  
LS1 2HL

# Age UK York

## Report of the Board of Trustees for the year ended 31 March 2025

### REFERENCE AND ADMINISTRATIVE DETAILS

The Age UK York Board of Trustees is pleased to present this annual report and the financial statements for the year ended 31 March 2025, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and 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 (FRS102) (effective 1 January 2019).

The Trustees have paid due regard to the requirements to act for the public benefit and are fully satisfied that the activities of the Charity meet the Charity Commission's guidance on public benefit on exercising their powers or duties and in planning future activities.

The charity information page forms part of this report.

### OBJECTIVES AND ACTIVITIES

Age UK York's Board of Trustees previously agreed to adopt the wider national Age UK network's model Memorandum and Articles of Association (M&AA), for Brand Partners whose only members are the same individuals as their trustees. Whilst a framework, the M&AA is tailored to reflect the independent and local place-based focus of the charity on York, its local people and communities and the positive impact the charity can continue to have as it has for over 50 years.

The objects of the Charity, as stated in the M&AA, are to promote the following purposes for the benefit of the public and/or older people within the City of York and surrounding area:

- preventing or relieving the poverty of older people;
- advancing education;
- preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);
- promoting equality and diversity;
- promoting the human rights of older people in accordance with the Universal Declaration of Human Rights;
- assisting older people in need by reason of ill-health, social exclusion or other disadvantage; and such other charitable purposes for the benefit of older people as the Charity Trustees from time to time decide; the outcome of this being the promotion of the well-being of older people.

### Who we are

Age UK York is a local and independent not for profit charity that for over 50 years has existed to support older people, and those around them, in York and the surrounding area. With thanks to our team of staff, volunteers and supporters our charity provides a range of services for older people, which continues to evolve to meet local need as this changes and increases.

The work, focus and commitment of Age UK York is underpinned by our vision, mission and strategic priorities. During the reporting period we created our new strategy. It was formed through a comprehensive process involving the Trustees, staff, our local partners and those we exist to help, providing internal and external insight and ensuring the needs of the older people of York were at its heart. As an Age UK Network Partner, we also ensured our strategy was aligned to the new 'Our Shared Future' national network strategy.

# Age UK York

## Report of the Board of Trustees for the year ended 31 March 2025

### OBJECTIVES AND ACTIVITIES (continued)

#### Our Vision

York is an age friendly city where older people are able to enjoy a life of quality, opportunity, and dignity.

#### Our Mission

We make a positive difference to the lives of the older people of York.

We do this by putting them, and the people around them, at the heart of all we do, helping older people feel connected, respected and listened to. We work with partner organisations to improve the quality of later life by providing effective, timely support.

#### Our Values

We are:

- Caring
- Collaborative
- Inclusive and Mutually Respectful
- Bold and Innovative
- Responsive

#### Our Strategic Priorities

We have identified six strategic priorities, with underpinning aims, to direct and inform our operational plans, the implementation of which will enable us to progress towards achievement of our Vision and fulfilment of our Mission:

**1. Strengthening our Organisation**

Aim: Ensuring Age UK York is an efficient, effective and sustainable organisation, developing its capacity to meet the changing and future needs of York's older people.

**2. Developing our services to make the maximum impact on greatest need.**

Aim: Focus our work on those older people in need as a result of loneliness and isolation, poverty and deprivation, having long term health conditions, being unpaid carers.

**3. Increasing our access and reach**

Aim: Work with older people and those around them to develop and deliver services that are effective in meeting their person led needs and expectations.

**4. Participation and Influence**

Aim: To be the first port of call for anyone with age related needs in York.

**5. Partnerships and Collaboration**

Aim: Collaborate and build partnerships with others to optimise the benefits we can bring for older people.

**6. Income Generation and Sustainability**

Aim: Increase and diversify our income streams to reduce our reliance on public sector funding and help make sure our local charity continues to be there to support local people and communities across York.

# Age UK York

## Report of the Board of Trustees for the year ended 31 March 2025

### Review of the year

The need of older people continues to increase in scale and complexity in York, exacerbated by the cost-of-living crisis challenges during the period. Age UK York continues to adapt and proactively offer a range of person led services and support, extending our reach to try to meet need as effectively as possible. We have increased our active involvement and proactive collaboration with local partners furthering the collective effort towards our shared goals in serving the older people of York.

A constant is our commitment to put people at the heart of all we do, locally tailoring our support so that we are there where and when needed. This included scaling up our operations and partnerships to further assist older people directly affected by the cost-of-living crisis, including timely information and advice, and assistance in accessing benefits to which they were entitled yet not claiming. Particularly over winter, this made a vital difference to many local people who were facing hardship.

Thanks to the commitment of our staff, volunteers, and supporters, we successfully achieved our objectives, including those outlined contractually, and expanded our services to assist more older people in York. Our teams engaged with communities through a broad spectrum of offerings, and we implemented new partnership-focused and need-driven pilot models that were delivered effectively, resulting in continued and enhanced service provision.

### ACHIEVEMENTS AND PERFORMANCE

#### Community Services

Age UK York proudly delivers a range of self-driven, funded and contract-based community services across York and the surrounding area. These continued through the period although were impacted by the ending of a long-standing contract.

The Older People's Community Support Service (OPCSS) contract, with the City of York Council, came to a close at the end of September 2024 after a number of extensions to its term. The OPCSS helped fund a number of valued services, some of which were able to continue under subsequent contracts and others which would no longer receive funding. We recognise the telling contribution from all those involved in delivering these services over the years of the OPCSS contract and recognise the importance of the services to those receiving the support. Our charity strove to enable the continuation of services wherever possible and worked alongside a range of partners across York to help our clients access alternative support wherever possible. We thank all those involved, including our team who acted with such compassion and professionalism throughout, including those who moved into alternative roles or who regrettably became redundant as a result of the contract coming to an end.

During the reporting period, we offered the following community services:

#### Information and Advice (I&A)

Each day older people in York seek support and our team is there to offer help when it is needed most. Our free information and advice service is delivered by a dedicated, compassionate, highly skilled and experienced team of staff, with vital volunteer support. Our apprenticeship role continues to be well received and effective, providing an entry point into the I&A role and career progression, along a learning and development pathway. Our I&A team provide a trusted first point of contact and timely information on a range of issues. Our organisation holds the Advice Quality Standard (AQS) certification, renewed during the reporting period.

The support offered by I&A includes onward referrals to other Age UK York services including our specialist Money and Benefits Service. Our trained case workers provide initial and ongoing help and advice to those exploring their eligibility for benefits and how to go about claiming them. We support the process of claiming benefits and handle cases to appeal level. The complexity and scale of need continued to increase during the reporting period with many older people facing greater hardship in their day to day lives, including a continuing increase in poverty and inequality. A contributory factor to increased hardship was the Labour Government's decision to end the universal winter fuel payment for winter 2024/25. An estimated 34,000 York pensioners were identified to be at risk of missing this payment whilst national research recognised that over a third of older people in the Yorkshire region were more worried about their finances than in the previous year.

# Age UK York

## Report of the Board of Trustees for the year ended 31 March 2025

### ACHIEVEMENTS AND PERFORMANCE (continued)

With a focus on pension credit and ensuring those eligible were aware and able to claim the benefits to which they were entitled, Age UK York worked alongside our partners to reach these individuals and increase the uptake of this vital benefit. This involved direct telephone contact, hosting events and our team making home visits to provide support. This was successful, leading to over 246 pensioners claiming £1.7 million in pension credit and passported support in York up to the end of the reporting period (March 2025).

Our Money and Benefits team has had an enormous impact in helping hundreds of people to claim all the benefits to which they are entitled. In the period, in addition to our aforementioned collaborative pension credit project, our team were successful in achieving over £600,000 in additional benefits paid to those in need to enable them to access the support they need in later life and directly improve their quality of life. It also delivers on our commitment to tackle poverty experienced by older people in York.

Our breadth of support included 250 home visits and 4,500 telephone calls ensuring that those not digitally connected are not alone and have access to expert, up to date, information and advice, and a friendly ear.

Given the high demand on our service we have chosen to invest to increase our capacity, beyond our commissioned level of provision. To meet this need, we have drawn on the kind support of funders and used our reserves.

Our work also includes running outreach sessions in community venues across the city to raise awareness, provide first-line information and signposting, and take referrals for Age UK York services, including more detailed advice work. This work extends our reach and provides easier access to information and advice for people who are most vulnerable, marginalised or isolated.

We maintain a website [www.ageuk.org.uk/york/](http://www.ageuk.org.uk/york/) which provides information, guidance and news to older people, their families, partners, and professionals. We also provide information to [www.livewellyork.co.uk](http://www.livewellyork.co.uk) a City of York Council community directory used by social work teams, health partners and others to provide information to older people.

### Befriending

Age UK York's befriending service reached over 100 older people who otherwise would have little, if any, social contact. This is complemented by our wider provision tackling loneliness and social isolation. Our Befriending offer seeks to help directly tackle the challenge of loneliness and/or social isolation across our city by providing companionship and support to older people living alone in their own home, or in sheltered accommodation.

The service is free and is delivered by volunteers, who are carefully selected to be a good match for the older person being supported, through regular face to face visits or telephone calls. As in previous years a survey of clients with befrienders again showed high levels of satisfaction with the service. Demand for the service continues to be high and volunteers are recruited on an ongoing basis.

### Social Clubs

Our Social Clubs continued to be very popular with older people, particularly those in their 80s and older, and for nearly 30 years Age UK York has offered such a provision with our team bringing a wealth of experience, expertise and compassion. Age UK York Day Clubs run in venues across the city including independent living centres, churches and community halls.

Direct feedback and co-design with our clients during the period reflected the importance placed upon these social activities connecting people together whilst tackling loneliness and social isolation. 52% of those who attended said they spoke to one or no other person in the week outside of attending a Club whilst 67% explained our Social Club is one of only two occasions that they get out of their house over the 7 day period.

# Age UK York

## Report of the Board of Trustees for the year ended 31 March 2025

### ACHIEVEMENTS AND PERFORMANCE (continued)

During the period this service was commissioned until the end of September when funding ceased with the ending of the OPCSS contract. Following this, in recognition of on-going local need, a new 'paid for' model of Social Clubs was introduced. A small fee per session is charged to help towards the costs of running the Social Clubs, with optional door-to-door transport at a small additional fee. This has enabled older people to continue to attend and enjoy creating connection and friendships and also offering vital respite for Carers. In a growing number of instances surveys of clients and family members identified the Age UK York Day Clubs as their only social contact each week and are

increasingly seen as a lifeline for the person attending, and a source of respite for family members, who so often are their unpaid carers. We received many kind messages of support as we developed this new approach to our Social Clubs which enables this provision to continue to be offered local people.

Two dedicated day clubs offering 24 places per week to people living with dementia continued throughout the period with funding from the Local Authority and NHS partners. We are thankful for our wonderful partnerships as part of our collective approach to best support those living with dementia in York.

#### Carer Respite Service

In York older people make up 63% of unpaid carers in the city and many of them are coping with overwhelming caring responsibilities whilst often needing care and support themselves. Our Carer Respite service recognises the need of carers for an opportunity to take time for themselves in the knowledge that their loved one is in the best of hands.

The service's funding ended with the OPCSS contract in September. Following this we continued to deliver the service, as part of our wider Care at Home service, under a new fee-based model, to cover associated costs. We continue to explore wider funding opportunities for this much needed provision in York, to support unpaid carers.

#### Future of Community Services

With the end of the OPCSS, a number of these services were re-tendered by the City of York Council, during the period, including Information and Advice and a new Supporting Independence Service which included Befriending and Shopping.

Age UK York prepared a tender submission for each and were delighted to be successful in being awarded both contracts. The new provision will commence in the subsequent financial year from 1 April 2025 and will build on the successes of the OPCSS contracts, aligned with the needs of local people and developed to bring real benefit alongside the work of our partners.

#### Keep Your Pet

For many older people in York, their pets are an integral part of their life, and they worry about what would happen to their pet if they became ill at home or taken into hospital. Our Keep Your Pet service provides older and vulnerable people with short term help and support to care for their pets during difficult times when they are temporarily unable to look after them. The service directly addresses the challenge of loneliness faced by older people; nationally 2.9 million (one fifth of) older people rely on their pets for company

The service is delivered by volunteers, with staff coordination, and provides free short term support including walking, feeding, vet visits and fostering care. Our volunteers are also incredibly active in raising vital funds to help cover the costs of the service and meet growing need. Keep Your Pet continues to make an important difference to the quality of life of older people in York, including making it more likely that someone will seek timely medical attention confident that their beloved pet is in caring hands whilst they themselves get the care they need.

The Keep Your Pet service received considerable media focus during the period, with BBC Look North and BBC Breakfast coverage championing the service, explaining the need and asking for support.



# Age UK York

## Report of the Board of Trustees for the year ended 31 March 2025

### ACHIEVEMENTS AND PERFORMANCE (continued)

#### Power of Attorney

In addition to our free advice services, we offered a charged for service providing arrangement of lasting power of attorney. Our provision includes home visits alongside telephone-based information and advice. We had previously ceased our Will writing service, though continue to hold records of previously completed cases, and continue to signpost to qualified local partners to help older people access appropriate Will writing services.

#### Care Services

Age UK York continues to offer a range of health and care-based services including those provided as part of our valued partnerships with the NHS and City of York Council, together with fee-based activities.

#### Care at Home (formerly) Bridge the Gap

We offer person tailored domiciliary care to private clients across York. Our team provides those receiving the service with high quality, short and long term, personal care provision in their own homes. Age UK York is rated as "Good" for all areas of this service by the Care Quality Commission (CQC), and we continue to work with the CQC, our team, partners and those we are here to help, on continuous improvement.

Many people who are living at home with a diagnosis of dementia – a number which continues to increase - are reliant on a family member as a full-time carer and respite is frequently highlighted as a much-needed service that is difficult to find at affordable rates. The reporting period saw the launch of York's collective Dementia Strategy which refers to the need to ensure that there is appropriate support available to enable the carer to have breaks from this role, both on an emergency and planned basis.

#### Feather Duster Home Help Service

The service offers charged-for home cleaning for older people, tailored to the individual's needs and the principle of what is important to them. The reporting period saw the continued growth of this home help service, which has been identified through both national and local research as a priority need for older people. In addition to providing practical help at home it is valuable in helping to tackle loneliness and social isolation and flagging areas of need which can be met by other services.

Our team build a trusted rapport with their clients and their next of kin and enable seamless access to wider support of the charity and partners dependent upon need. The benefits of the service are significant with considerable positive feedback received throughout the reporting period from those we support.

#### Independent Living Services

The reporting period saw Age UK York integrate four previously commissioned services into a new Independent Living Service (ILS) providing a seamless patient pathway from discharge at York Hospital to regaining independence and confidence at home. Our approach helps to reduce re-admission to hospital through delivering person-led support in people's homes and within their community whilst relieving pressures on acute services and the system in York and beyond.

In the period our team successfully assisted the discharge of 380 patients from York Hospital and provided further support to 338 people in their home following a discharge as part of our Home from Hospital element of our service.

The basis of ILS is partnership and collaboration across a range of statutory, public and Voluntary and Community Sector partners as part of York's dedicated Frailty Hub and multi-disciplinary team. Our integration supported efficiencies and a greater ability for our teams to surge and flex to actively respond to meet need.

# Age UK York

## Report of the Board of Trustees for the year ended 31 March 2025

### ACHIEVEMENTS AND PERFORMANCE (continued)

These services include:

**Assisted Discharge.** Providing discharge support, transport and resettling for those discharged from York Hospital. Our support workers assist in making possible a safe and timely discharge as we both transport home and resettle the individual at home following a stay at hospital. This includes making sure their home is safe for them to be there, checking for any risks of falls, collecting medication and shopping.

**Home from Hospital.** The period saw the continuing delivery of our Home from Hospital service which provides support to an older person in their home following discharge from hospital. This short-term support of up to 6 weeks is vital as our wonderful team works with the individual service user to understand their personal goals and help achieve them as part of restoring their independence and confidence.

We were delighted to secure funding, as part of this wider ILS provision, to continue our successful Out and About service, following a proof-of-concept pilot. It was created as part of our commitment to addressing the challenges of loneliness and social isolation in a city where over a quarter of residents reported feeling lonely always or some of the time. It enables people to regain independence, confidence and reduce social, as well as physical, frailty by increasing activity and reaching personal goals with the support of our team and partners. Out and About was incorporated into York's new frailty hub model as a step-down approach to continue the vital and timely support to York's older residents within their own home and community. Thank you to our partners with whom we work as part of the successful new Frailty Hub approach in York.

Given the ongoing need for safe and timely discharge, to reduce unnecessary extended hospital stay for older patients with its associated adverse health impacts and increased risk of re-admission, continuation funding for the assisted discharge service was kindly committed by the NHS Humberside and North Yorkshire Integrated Care Board (ICB). The funding for our ILS provision was secured for this work to continue beyond the end of the reporting period.

#### Escorted Transport

Our wider support includes a valued and established partnership agreement with Yorkshire Ambulance Service (YAS) in providing Escorted Transport. Each weekday our trained drivers and specialist vehicles transport people in need as a further example of Age UK York working effectively with partners to provide a much-needed and quality assured service. The success of this partnership continues to provide timely capacity and expertise, freeing up YAS resources to meet other vital local needs.

#### Age UK York Shops

The role and impact we can have as Age UK York is only possible thanks to our people and all those who kindly support us. Raising funds is essential to enable our work to continue and the income generated through our shops is a key contribution to this.

Thanks to our fabulous retail team of staff and volunteers and everyone who donates to and shops with us, our income grew by £25,446 or 6.9% over the previous year. We operate four charity shops in locations across the city and surrounding area. Every donation received, every purchase made, and every staff and volunteer hour given to these shops goes directly towards supporting our work.

In addition to our shop income, we receive donations and invite Gift Aid all of which supports our York based charity and the difference we continue to make.

#### Digital Inclusion

We continue to liaise with the City of York Council and other organisations in the 100% Digital York initiative which seeks to provide laptops, tablets and mobile phones to everyone in the city who wishes to get online. More services are provided more easily for people who are online. This includes GP services and welfare benefit applications. It is important that no one is excluded because of lack of digital facilities and knowledge.

We also introduced digital buddy volunteers who support older people on a 1-2-1 basis helping them increase their confidence in using technology, accessing online services and to use apps, such as the NHS App.

# Age UK York

## Report of the Board of Trustees for the year ended 31 March 2025

### ACHIEVEMENTS AND PERFORMANCE (continued)

#### Campaigning and Advocacy

One of our strategic priorities centres on influencing on behalf of others and actively representing the voices of older people to those policy makers and others whose decisions will affect them. As an independent and local charity, we campaign and advocate for older people in York and have done so throughout the year. During the period we worked in collaboration with the York Older People's Assembly (YOPA) to host a hustings event, with a focus on issues concerning ageing, in the run up to the 2025 General Election. Candidates from the range of political parties attended.

We raise issues affecting older people with our two MPs, local government, health services and other agencies and charities. We also work to ensure public health and other messages reach older people who use our services. Our work in this period included campaigns on access to care, increased provision to support discharge and care at home, our continued commitment to the York Street Charter and our role as part of the campaign to reverse the ban on blue badge holders in York City Centre.

#### Quality

Underpinning our charity is our commitment to the highest quality standards and safety of our services in supporting others. The period saw continuous improvements and the organisation being reviewed and attaining Standards to evidence this commitment. This included a full organisational review and being granted the Charity Quality Standard (CQS) and service specific quality standards including re-qualifying our Information and Advice team with the Advice Quality Standard. Our commitment also includes establishing a dedicated learning and development programme and continuous improvement regarding health and safety, information governance and Safeguarding.

#### Fundraising

We seek and receive individual donations to support our work. We strive to achieve the highest fundraising standards and value our supportive funders and donors and continue to keep up to date with charity regulations, data protection and the Fundraising Preference Service to ensure we are legally compliant and adhering to all guidelines and best practice. There were no complaints made during the year.

We took part in the Yorkshire Marathon and associated 10 Mile event as part of a range of fundraising activities and we were so grateful to receive contributions thanks to people's kindness in supporting our local work. Corporate partnership support included being part of Dunelm's 'Delivering Joy at Christmas' initiative with incredible support from local customers in donating gifts for our team to deliver to vulnerable local residents in time for Christmas.

#### Funders, Donors and Supporters

The Board of Trustees wishes to record its thanks to all the generous donors who have supported our work through the financial year. With thanks to the following:

Age UK (National)  
 City of York Council  
 Humber and North Yorkshire ICB  
 Yorkshire Ambulance Service  
 Centurion Management Ltd  
 Charles Hermann Duckworth Charitable Trust  
 Dunelm  
 Francis Winham Foundation  
 Garfield Weston foundation  
 Minster Lions  
 Pavers  
 Petplan Charitable Trust  
 Nimbuscare  
 Norman Collinson Charitable Trust  
 Sky Community Fund  
 Sylvia and Colin Shepherd Charitable Trust  
 Whitwam Family Charitable Foundation  
 York Centre for Voluntary Services  
 York City Dog Training Club  
 York Dispensary Sick Poor Fund  
 York Rotary Club

# Age UK York

## Report of the Board of Trustees for the year ended 31 March 2025

### ACHIEVEMENTS AND PERFORMANCE (continued)

Individuals also kindly remember us in their wills. Their generosity benefits other older people. We are glad to express our gratitude but do not name the donors. We also receive kind regular donations, often via Direct Debit and Just Giving. Every penny raised continues to fund our work here in York and without the generosity of so many people, Age UK York would not be able to deliver the services and provide the help that York's older citizens deserve and need. Thank you.

#### Our Board of Trustees

Thank you to our Board of Trustees for their commitment and undertaking their duties on behalf of the organisation during the year and in line with best practice.

Our Board of Trustees continued to be strengthened in line with a recruitment plan to identify and attract the range of skills and experiences needed to support our Charity. We welcomed two new Trustees during the period and they generously have given their time and expertise alongside their fellow Trustees for the benefit of our Charity, our team and those we strive to support.

### FINANCIAL REVIEW

The year has seen continued improvement in Age UK York's financial controls, building on the developments done by the project manager in the previous year. This work has now been picked up by our Finance and Infrastructure Manager, supported by a Financial Assistant. They have further improved the reporting controls and financial dashboard to ensure the Finance Committee and the Board are provided with key information to support decision making.

Recent years have seen significant financial losses for AUKY and we have made progress in bringing these losses under control. We are reporting a reduced loss for this period compared to the previous year, which also saw a considerable improvement from the year before. This progress reflects a number of measures taken to better recover costs and reduce loss-making activities. There have been a number of one-off cash inflows from bespoke grants and special funding

Our charity remains dependent upon a narrow variety of income sources with particular over reliance on our long-standing contract with the City of York Council. It should be noted that this contract has operated at a significant cost to AUKY over the years. This AUKY subsidy element has grown to untenable levels due to the cost pressures on CYC budgets. This contract came to an end at the end of September 2024.

Our plans for 2025/26 reflect the move away from this dependency and the expectation of a significant shift away from this type of funding due to financial cuts affecting our statutory partners. We are reviewing our loss-making activities and having to take management actions to offset the costs of the National Insurance increases in the 2024 autumn Budget. We are seeking to move to a broader funding base supported by wider income generation, including fundraising, which is required for our longer-term sustainability. During this period of change, there is a short-term challenge of ensuring older people in need do not suffer, while recognising the developing pressures and complexity of need for older people and those around them.

Our agreed budget for 2025/26 sets the challenging task of breaking-even whilst continuing to deliver our services. This is looking like a stretch and strong management will be needed to strengthen our finances and make the right decisions.

Thank you to all involved in shaping and delivering the actions needed so that Age UK York can continue into the next 50 years and beyond. Your support is greatly appreciated.

During the year total income was £1,898,362 (2024 - £2,000,124) and total expenditure was £1,932,830 (2024 - £2,062,666). The net deficit for 2025 was £34,468 (2024 - £62,542).

At the balance sheet date, the charity had total funds of £578,355 (2024 - £614,364). The Trustees consider that the financial position of the charity is satisfactory.

# Age UK York

## Report of the Board of Trustees for the year ended 31 March 2025

### Reserves Policy

The Trustee Board examines the reserves of the charity and agrees annually the reserves required to support the continuing operations and development of the charity. In previous years the policy was set to maintain a level of free reserves to cover 3-6 months of organisation expenditure.

Free reserves at 31 March 2025 were £481,620 (2024 - £513,127), which represents approximately 3 months of organisational expenditure which is therefore within the range set by the Trustees.

Given the current uncertain operating environment, the fact the charity has no endowment and is dependent on fluctuating income streams, the Board aims to build reserves to provide resilience to risks identified in the organisational risk register, and to interruptions to income, for example, at the end of contract periods. The Trustees also have a longer-term goal of building up designated reserves to fund other initiatives such as organisational development.

### FUTURE PLANS

#### Priorities for the next three years

- Implementation of our new Strategic Plan and delivery against roadmap
- Adapting and developing our services to continue to meet the growing need of older people in York.
- Increasing our income generation capability to secure financial sustainability and diversification of our funding sources.

### STRUCTURE, GOVERNANCE AND MANAGEMENT

#### Governing Document

Age UK York was incorporated as a company limited by guarantee and with no share capital on 22 November 2006 (company number 06006449). The company was registered as a charity with the Charity Commission on 13 March 2007 (charity number 1118346). The company took over the activities of the unincorporated charity with the same name which was registered in 1971. It is governed by its Memorandum and Articles of Association. The activities of the charity are carried out solely for the public benefit.

#### Trustees and Organisational Structure

The members of the Board of Trustees are the Trustees of the charity and are also the directors of the company for company law purposes. The election of the Chair and member of the Board takes place at least once every three years, at the Annual General Meeting. EGMs may also be held between AGMs for example to elect new Trustees. The Board has powers to fill casual vacancies and to co-opt members ahead of election at the AGM. The Trustees have complied with their duty to have due regard to the guidance on public benefit published by the charity commission in exercising their powers or duties.

New trustees are inducted to inform them of their legal obligations under charity and company law, the governing documents, structures, committees and decision-making processes, planning, monitoring and review arrangements and the performance of the charity against its current business plan and financial targets.

#### Organisation

The Board of Trustees administers the charity and meets at least every two months. A Finance Sub-Committee is in operation. A Chief Executive Officer is appointed by the Trustees to manage the day-to-day operations of the charity.

# Age UK York

## Report of the Board of Trustees for the year ended 31 March 2025

### STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

#### Pay Policy for Senior Staff

Age UK York is committed to paying salaries across all our colleagues which are fair, competitive with the charity sector locally, and proportionate and equitable to the complexity of each role. We strive to make Age UK York a place where people can enjoy to be and are rewarded and recognised in a role of which they can be proud.

In determining the right level of pay the charity does not look to compete with private or public sector salaries but critically ensures that all staff are paid at, or above, the National Living Wage. The Charity during the year increased salaries in line with this.

These arrangements are under regular review including through sector benchmarking and evaluation. This includes the pay of the charity's Chief Executive which was reviewed during the period and benchmarked with similar sized charities in York and North Yorkshire together with other Age UK brand partners in England.

#### Risk Management

The Trustees actively review, on a regular basis, the major risks which the charity faces and believe that their oversight of the controls over key financial systems will provide resilience in the event of adverse conditions. The Trustees have also examined other operational and business risks and confirm that they have established systems to mitigate the significant risks.

A dedicated organisational risk register is in place and informed by operational colleagues and underpins the Trustees' process of regular review and informs decisions. The risk register and associated action plan identifies existing and new operational and business risks with appropriate risk ratings before and after mitigation, so the Board and organisation's leadership team can identify and reduce these risks.

Specific higher-level risks which have been highlighted and managed during the period are:

#### Workforce

- Loss of / inability to recruit key staff restricting our ability to maintain delivery of services and manage our finances.
- Capacity and wellbeing of our individuals and teams recognising the increasing need for our services exceeding available funding.

#### Regulatory and Compliance

- Care Quality Commission (CQC) regulated service activity and maintaining the highest standards.
- Compliance with data protection and other regulations.

#### Financial

- Risk of permanent impact on fundraising capability and diversification of funding.
- Impact of loss of funding on services provided and ongoing viability of Charity.
- Loss making activities with mix of both charity funding reliant services and risk of others not delivering against financial targets and running with deficits.

#### Operational

- Risks of contracts ending and short-term nature of funding arrangements and failure to secure new and ongoing funding.
- Impact of staff availability including retention and recruitment, to maintain services.
- External environment impact including cost of living pressures.
- Increased need for work of Age UK York placing increased demands upon existing infrastructure and capacity beyond what can be resourced.
- Business continuity arrangements and organisational resilience.

# Age UK York

## Report of the Board of Trustees for the year ended 31 March 2025

### STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

#### Statement of disclosure to the auditor

The Trustees of the charitable company who held office at the date of approval of this annual report confirm that:

- so far as they are aware, there is no relevant audit information, information needed by the company's auditor in connection with preparing their report, of which the charitable company's auditor is unaware; and
- they have taken all the steps that they ought to have taken as Trustees to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of this information.

#### Auditor

The auditor, Azets Audit Services Limited, is deemed to be reappointed under section 487(2) of the Companies Act 2006.

#### Statement of Trustees' responsibilities

Charity 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 as at the end of the financial year and of the surplus or deficit of the charity for that period. In preparing those financial statements the Trustees are required to:


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

The Trustees are responsible for keeping proper accounting records which 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.

#### Small company rules

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

Approved by the Trustees and signed on their behalf by:

Signed by:  
  
C230A32D4F55445...

Howard Widdall  
**Chair of Trustees**

Date: 24 November 2025

# Age UK York

## Independent Auditor's Report to the Members and Trustees of Age UK York

### Opinion

We have audited the financial statements of Age UK York for the year ended 31 March 2025, which comprise the statement of financial activities (incorporating an income and expenditure account), balance sheet, statement of cash flows 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, 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 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 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 auditor's report 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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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.



# Age UK York

## Independent Auditor's Report to the Members and Trustees of Age UK York

### Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report (incorporating the directors' report) has been prepared in accordance with applicable legal requirements.

### Matters on which we are required to report by exception

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 the trustees

As explained more fully in the trustees' responsibilities statement, 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 they 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 charity 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.

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](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

### Extent to which the audit was considered capable of identifying irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

# Age UK York

## Independent Auditor's Report to the Members and Trustees of Age UK York

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.

This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud. In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the company through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias; and
- Performing audit work over the timing and recognition of income and in particular whether it has been recorded in the correct accounting period.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

### Use of our report

This report is made solely to the Charity'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 Charity'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 Charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Signed by:  
  
 7523F15D661443E...

**Jessica Lawrence**  
**Senior Statutory Auditor**

03 December 2025

**For and on behalf Azets Audit Services Limited**  
**Chartered Accountants & Statutory Auditor**

Date:.....

12 King Street  
 Leeds  
 LS12 2HL

## Age UK York

### Statement of Financial Activities for the Year Ended 31 March 2025 (Incorporating an Income and Expenditure Account)

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£
<b>Income:</b>					
Donations and legacies	2	73,248	34,261	107,509	87,670
Charitable activities	3	926,774	465,540	1,392,314	1,518,929
Other trading activities					
Shop income	2	395,624	-	395,624	370,178
Investments	2	2,249	-	2,249	928
Other income	2	666	-	666	22,419
<b>Total income</b>		1,398,561	499,801	1,898,362	2,000,124
<b>Expenditure:</b>					
Raising funds					
Fundraising		5,567	-	5,567	-
Shop expenses		356,104	-	356,104	309,660
Charitable activities	4	1,104,590	466,569	1,571,159	1,753,006
<b>Total expenditure</b>		1,466,261	466,569	1,932,830	2,062,666
<b>Net income/(expenditure) before other recognised gains/(losses) &amp; transfers</b>		(67,700)	33,232	(34,468)	(62,542)
Net investment gains/(losses)	8	(1,541)	-	(1,541)	2,036
<b>Net movement in funds</b>		(69,241)	33,232	(36,009)	(60,506)
Transfers between funds		26,000	(26,000)	-	-
Total funds brought forward		581,599	32,765	614,364	674,870
<b>Total funds carried forward</b>	12	538,358	39,997	578,355	614,364

All income in this and the previous financial year is derived from continuing activities. All gains and losses in the year have been recognised.

The Statement of Financial Activities also complies with the requirements for an Income and Expenditure Account under the Companies Act 2006.

A fully detailed Statement of Financial Activities for the year ended 31 March 2024 is shown in note 18 to the financial statements.

# Age UK York


## Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
<b>Fixed assets</b>			
Tangible assets	7	35,873	47,607
Investments	8	101,072	102,613
		136,945	150,220
<b>Current assets</b>			
Debtors	9	113,742	128,326
Cash at bank and in hand		423,975	500,941
		537,717	629,267
<b>Creditors: amounts falling due within one year</b>	10	(96,307)	(165,123)
<b>Net current assets</b>		441,410	464,144
<b>Total net assets</b>		578,355	614,364
<b>The funds of the charity</b>			
<b>Unrestricted</b>			
General	11	524,994	568,235
Designated			
Building repair fund	11	13,364	13,364
		538,358	581,599
<b>Restricted</b>	11	39,997	32,765
<b>Total charity funds</b>	12	578,355	614,364

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

Approved by the Board of Trustees and signed on its behalf by:

Signed by:  
  
 78C7E06B0E5B4C0...  
 Colin Packer  
**Trustee**

Signed by:  
  
 C230A32D4F55445...  
 Howard Widdall  
**Trustee**

Date: 24 November 2025

The notes on pages 20 to 29 form part of these Financial Statements

**Company number: 06006449**

# Age UK York

## Statement of Cash Flows for the Year Ended 31 March 2025

	2025 £	2024 £
<b>Cash flows from operating activities:</b>		
Net cash used in operating activities	(78,386)	(34,736)
<b>Cash flows from investing activities:</b>		
Bank interest	2,249	928
Purchase of tangible fixed assets	(829)	-
Disposal of other investment	-	7,500
<b>Total cash flows from investing activities</b>	<b>1,420</b>	<b>8,428</b>
Change in cash and cash equivalents in the year	(76,966)	(26,308)
Cash and cash equivalents at 1 April 2024	500,941	527,249
<b>Cash and cash equivalents at 31 March 2025</b>	<b>423,975</b>	<b>500,941</b>

### Reconciliation of net income to net cash flows from operating activities:

	2025 £	2024 £
<b>Net movement in funds</b>	<b>(36,009)</b>	<b>(60,506)</b>
Adjustments for:		
Depreciation charges	11,896	15,730
Bank interest	(2,249)	(928)
Loss on disposal of fixed assets	667	-
Loss / (gain) on investments	1,541	(2,036)
Decrease in debtors	14,584	60,044
(Decrease) in creditors	(68,816)	(47,040)
Net cash used in by operating activities	(78,386)	(34,736)

The charity had no debt in the current or previous financial year.

# Age UK York

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

### 1. Accounting Policies

#### **Basis of preparation**

Age UK York is a charitable company limited by guarantee, incorporated and registered in England and Wales. The charity's registered office is St Edmund's House, Margaret Street, York, YO10 4UX.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

Age UK York meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

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 £1.

#### **Going concern**

The Trustees have at the time of approving the financial statements a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. As discussed further in the reserves policy review included in the Trustees' Report, the charity has sufficient reserves to meet immediate requirements. Thus, the Trustees have continued to adopt the going concern basis of accounting in preparing the financial statements.

#### **Fund accounting**

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

Designated funds are unrestricted funds set aside by the Trustees for particular purposes.

Unrestricted funds are funds which can be used in accordance with the charitable objects at the discretion of the Trustees.

#### **Income**

All income is included in the statement of financial activities ("SOFA") when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. Gifts donated for resale are included as income when they are sold. Where a funder specifies that income must be used in future accounting years it is carried forward as deferred income.

#### **Government and other grants**

Grants are recognised in the SOFA when the conditions for receipt have been complied with.

#### **Investment income**

Investment income is accounted for when receivable.

#### **Legacies**

Pecuniary and residuary legacies are recognised when received or if, before receipt, there is sufficient evidence of entitlement to the legacy, receipt is probable and can be measured with sufficient reliability.

#### **Expenditure**

All expenditure is accounted for on an accruals basis and has been classed under headings that aggregate all costs related to the category. Expenditure is allocated to the particular activity where the cost relates directly to that activity. Those costs that are not directly attributable to one specific activity are apportioned and allocated on a percentage basis.

# Age UK York

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

### Expenditure (continued)

Fundraising are those costs incurred in attracting donations and legacies and trading activities that raise funds.

Support costs are those costs incurred in support of direct expenditure on the objects of the charity and are allocated based on a proportion of direct expenditure.

Governance costs include those costs incurred in meeting the constitutional and statutory requirements of the charity.

Irrecoverable VAT is charged to the general fund.

### Tangible fixed assets

Expenditure on fixed assets costing more than £500 is capitalised. Assets are recognised at cost.

Fixed assets are depreciated over their estimated useful lives at the following rates:

Leasehold improvements	Over the life of the lease
Motor vehicles	25% 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.

### Investments

Investments in subsidiaries are held at cost.

Investments (other than investments in subsidiaries) are stated at market value at the balance sheet date. Investments are held to generate returns and gains for the charity and accordingly is designated as fair value through profit and loss ("FVTPL"). The portfolio is revalued at each period end to its fair value, as determined by reference to quoted market prices and values determined by independent fund managers, with any gains or losses going through the SOFA.

### Employee benefits

The costs of short-term employee benefits are recognised as a liability and an expense.

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.

### Pension costs

Age UK York contributes to defined contribution pension schemes including individual personal pension plans. The assets of the schemes are held separately from those of the charity. Pension costs charged in the SOFA represent the contributions payable by the charity in the year.

### Operating leases

Rentals payable under operating leases are charged to the SOFA as incurred over the term of the lease.

### Financial instruments

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

# Age UK York

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

### Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity held for working capital.

### Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid.

Financial assets, other than those held at fair value through profit and loss, are assessed for indicators of impairment at each reporting end date.

Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected. The impairment loss is recognised in the income and expenditure account.

### Creditors and provisions

Creditors, loans and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors, loans and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial liabilities are only derecognised when, and only when, the charity's obligations are discharged, cancelled or they expire.

Amounts recognised as provisions are best estimates of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation.

### Taxation

Age UK York is a registered charity and as such is a charity within the meaning of schedule 6 of the Finance Act 2010. Accordingly, the charity is potentially entitled to tax exemption under part 11 of the Corporation Tax Act 2010 or section 256 of the Taxation of Chargeable Gains Act 1992 in respect of income and gains arising.

### 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, if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

On review, the trustees consider that there are no critical accounting estimates and judgements that could cause a material misstatement to the results or assets of the charity.



## Age UK York

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

#### 2. Income

	2025 £	2024 £
<b>Donations and legacies</b>		
Donations	41,394	65,170
Grants and contracts	30,000	17,500
Legacies	36,115	5,000
	107,509	87,670
<b>Other trading activities</b>		
Shop income	395,624	370,178
<b>Investment income</b>		
Interest receivable	2,249	928
<b>Other income</b>		
Sundry income	666	93
Other	-	22,326
	666	22,419

Of the income of £107,509 from donations and legacies in the current year, £34,261 was restricted, Of the income of £87,670 from donations and legacies in the prior year, £17,803 was restricted.

#### 3. Income from charitable activities

	Unrestricted £	Restricted £	Total 2025 £	Unrestricted £	Restricted £	Total 2024 £
<b>Income was received for/from:</b>						
Escorted transport	182,553	-	182,553	183,346	-	183,346
Carer respite	22,927	-	22,927	23,349	-	23,349
Independent living service (formerly home from hospital)	-	292,988	292,988	126	250,902	251,028
Feather Duster	143,669	-	143,669	133,328	-	133,328
Day clubs	70,945	47,110	118,055	82,150	-	82,150
Care at Home (Bridge the Gap)	306,671	-	306,671	295,340	-	295,340
Wills and LPA	5,889	-	5,889	50,663	-	50,663
Other contract income	-	64,000	64,000	-	-	-
The Older People's Community Support Service (OPCSS)	187,509	-	187,509	375,619	-	375,619
Information and Advice	-	38,232	38,232	11,714	85,578	97,292
Keep Your Pet	-	23,210	23,210	-	25,814	25,814
Core	6,611	-	6,611	1,000	-	1,000
	926,774	465,540	1,392,314	1,156,635	362,294	1,518,929

# Age UK York

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

### 4. Expenditure

	Direct cost of activities £	Support and governance costs £	Total 2025 £	Direct cost of activities £	Support and governance costs £	Total 2024 £
Core	-	-	-	122,415	-	122,415
Independent Living Service	216,454	47,345	263,799	189,828	35,173	225,001
Escorted transport	153,534	32,450	185,984	157,319	23,449	180,768
Keep your pet	34,989	10,481	45,470	32,237	4,690	36,927
Feather Duster	135,969	39,074	175,043	140,645	21,104	161,749
Care at Home (Bridge the Gap)	312,113	70,581	382,694	289,806	37,518	327,324
Governance	-	-	-	-	19,266	19,266
Wills and LPA	(15,937)	-	(15,937)	31,875	4,690	36,565
The Older People's Community Support Service (OPCSS)	-	-	-	572,645	70,346	642,991
<b>Below: previously part of OPCSS:</b>						
Information and advice	118,381	37,974	156,355	-	-	-
Befriending	36,310	9,501	45,811	-	-	-
Day clubs	207,086	45,520	252,606	-	-	-
Carer Respite	65,639	13,695	79,334	-	-	-
	1,264,538	306,621	1,571,159	1,536,770	216,236	1,753,006

Support costs include £13,565 (2024: £13,055) of fees payable in relation to the audit of the financial statements.

### 5. Staff costs

	2025 £	2024 £
Salaries	1,378,023	1,422,516
Social security costs	86,822	87,363
Pension contributions	25,856	25,284
Redundancy costs	14,934	-
	1,505,635	1,535,163

The average monthly head count was 100 (2024: 101).

No employees were paid in excess of £60,000 in the year (2024: No employees).

The key management personnel comprised of the trustees, chief executive officer and the senior management team as detailed on page 1. The total remuneration paid to key management personnel during the year was £215,348 (2024: £168,073). Trustees are not remunerated and claimed no expenses in either year.

# Age UK York

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

### 6. Net income for the year

This is stated after charging:

	2025 £	2024 £
Auditor's remuneration – audit services	13,565	13,055
- other services	3,135	3,000
Operating lease costs – land and buildings	76,297	78,449
Depreciation	11,896	15,730

### 7. Tangible fixed assets

	Leasehold improvements £	Motor vehicles £	Office Equipment £	Total £
<b>Cost or valuation</b>				
At 1 April 2024	7,146	126,226	-	133,372
Additions	-	-	829	829
Disposals	-	(5,000)	-	(5,000)
At 31 March 2025	7,146	121,226	829	129,201
<b>Depreciation</b>				
At 1 April 2024	4,586	81,179	-	85,765
Charge for the year	715	11,095	86	11,896
Disposals	-	(4,333)	-	(4,333)
At 31 March 2025	5,301	87,941	86	93,328
<b>Net book values</b>				
At 31 March 2025	1,845	33,285	743	35,873
At 31 March 2024	2,561	45,046	-	47,607

### 8. Fixed asset investments

#### Listed investments

	2025 £	2024 £
Market value as at 1 April 2024	95,112	93,076
Additions	-	-
Net investment gains/(losses)	(1,541)	2,036
Market value at 31 March 2025	93,571	95,112

#### Other investments

	2025 £	2024 £
Investment in subsidiary	1	1
Investment in Casework Services CIC	7,500	7,500
Total investment	101,072	102,613

### 9. Debtors

	2025 £	2024 £
Trade debtors	76,547	70,955
Prepayments	20,150	19,993
Accrued income	17,045	37,378
	113,742	128,326

# Age UK York

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

### 10. Creditors: Amounts Falling Due Within One Year

	2025 £	2024 £
Trade creditors	8,863	2,869
Pensions	4,528	5,230
Accruals	43,236	62,468
Deferred income	18,750	22,500
Taxation and social security	20,930	72,056
	96,307	165,123

Deferred income comprises grants and other payments received in advance for charitable activities supporting older people due to be delivered in the following year.

	2025 £	2024 £
<b>Deferred income:</b>		
Balance brought forward	22,500	50,196
Released to income from charitable activities	(22,500)	(50,196)
Amount deferred in the year	18,750	22,500
Balance carried forward	18,750	22,500

### 11. Restricted funds

#### Current year

	At 1 April 2024 £	Income £	Expenditure £	Transfer £	At 31 March 2025 £
Carer Respite	5,000	-	(5,000)	-	-
Dementia Dayclubs		48,001	(48,001)	-	-
Keep Your Pet	1,690	52,013	(45,470)	-	8,233
Other restricted income	-	64,000	(64,000)	-	-
Information and Advice	-	40,299	(40,299)	-	-
Independent Living Service	26,075	295,488	(263,799)	(26,000)	31,764
	32,765	499,801	(466,569)	(26,000)	39,997

The transfer from restricted funds in the year reflects that £26,000 of income received in the year to March 2024 was treated as restricted but paid outside the main contract and should have been paid into general funds.

#### Prior year

	At 1 April 2023 £	Income £	Expenditure £	Transfer £	At 31 March 2024 £
Carer Respite	-	5,000	-	-	5,000
Keep Your Pet	-	38,617	(36,927)	-	1,690
Information and Advice	-	85,578	(85,578)	-	-
Independent Living Service	-	250,902	(224,827)	-	26,075
	-	380,097	(347,332)	-	32,765

#### Purpose of restricted funds:

**Carer Respite:** Our Carer's Respite service is a paid for service which offers a range of options to enable carers to have a break knowing their loved ones are in safe hands.

**Dementia Day Clubs:** Our dementia day clubs offer day sessions specifically tailored to the needs of people living with dementia.

**Keep Your Pet:** This fund provides older and vulnerable owners with short term help and support to care for their pets during difficult times.

# Age UK York

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

### 11. Restricted funds (continued)

**Information and Advice:** Funding to provide free, confidential and impartial information and advice on a range of issues relating to older people and those who care for and support them.

**Independent Living Service:** Funding to offer short-term support intended to reduce hospital admissions and enable people to remain active in their community.

### 11. Unrestricted funds

Current year	At 1 April 2024 £	Income £	Expenditure £	Gains / transfers £	At 31 March 2025 £
<b>Designated fund</b>					
Building repair fund	13,364	-	-	-	13,364
<b>Unrestricted funds</b>					
General	568,235	1,398,561	(1,466,261)	24,459	524,994
<b>Total</b>	581,599	1,398,561	(1,466,261)	24,459	538,358
<b>Prior year</b>					
	At 1 April 2023 £	Income £	Expenditure £	Gains / transfers £	At 31 March 2024 £
<b>Designated fund</b>					
Building repair fund	13,364	-	-	-	13,364
<b>Unrestricted funds</b>					
General	661,506	1,620,027	(1,715,334)	2,036	568,235
<b>Total</b>	674,870	1,620,027	(1,715,334)	2,036	581,599

Building repair fund is set aside for building repairs.

# Age UK York

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

### 12. Analysis of net assets between funds

Current year	Fixed assets £	Historic cost investments £	Fair value investments £	Net current assets £	Total £
Restricted funds	-	-	-	39,997	39,997
Unrestricted funds	35,873	7,501	93,571	388,049	524,994
Designated funds	-	-	-	13,364	13,364
	35,873	7,501	93,571	441,410	578,355

Prior year	Fixed assets £	Historic cost investments £	Fair value investments £	Net current assets £	Total £
Restricted funds	-	-	-	32,765	32,765
Unrestricted funds	47,607	7,501	95,112	418,015	568,235
Designated funds	-	-	-	13,364	13,364
	47,607	7,501	95,112	464,144	614,364

### 13. Voluntary help and donations in kind

The trustees recognise the significant contribution made by volunteers, who give freely of their time. In accordance with Charity SORP the economic benefit of volunteers is not recognised in the financial statements.

### Trustees' remuneration and expenses

No trustees nor any persons connected with them received any remuneration for their services to the charity. During the period no trustees were reimbursed for expenses.

### 14. Related party transactions

Colin Packer (Treasurer) is a director of CASEwork Services CIC. During the prior year £7,500 of founding member loan carried as an investment was repaid by CASEwork Services CIC, leaving £7,500 outstanding. During the year, interest was paid by CASEwork of £521 (2024: £577) on the investment.

During the prior year, CASEwork invoiced the charity £2,735 for bookkeeping and finance services, of which £nil was outstanding and included in creditors at the prior year end.

The charity has a wholly owned subsidiary, Age UK York Enterprises Ltd. At 31 March 2025, the subsidiary owed the charity £nil (2024: £nil).

### 15. Pensions

The charity operates a defined contribution pension plan for its employees. The amount recognised as an expense in the year was £25,856 (2024: £25,284).

# Age UK York

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

### 16. Other financial commitments

At 31 March 2025 the company had total commitments under non-cancellable operating leases as follows:

	2025 £	2024 £
Operating leases which expire:		
Land and buildings		
Within one year	94,964	75,048
Within two to five years	170,605	98,135
Over 5 years	6,417	-
	271,986	173,183

### 18. Comparative Statement of Financial Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<b>Income:</b>			
Donations and legacies	69,867	17,803	87,670
Charitable activities	1,156,635	362,294	1,518,929
Other trading activities			
Shop income	370,178	-	370,178
Investments	928	-	928
Other income	22,419	-	22,419
<b>Total income</b>	1,620,027	380,097	2,000,124
<b>Expenditure:</b>			
Raising funds			
Shop expenses	309,660	-	309,660
Charitable activities	1,405,674	347,332	1,753,006
<b>Total expenditure</b>	1,715,334	347,332	2,062,666
<b>Net income/(expenditure) before other recognised gains/(losses)</b>	(95,307)	32,765	(62,542)
Net investment gains/(losses)	2,036	-	2,036
<b>Net movement in funds</b>	(93,271)	32,765	(60,506)
Total funds brought forward	674,870	-	674,870
<b>Total funds carried forward</b>	581,599	32,765	614,364