

# Care Network

(Blackburn with Darwen) LTD

## Annual Report 2024/25



SUPPORTING  
HEALTH & WELLBEING

For informed,  
resilient & healthy

NURTURING  
HEALTHY HOMES

For independent &  
safe living across BwD

EMPOWERING  
OUR COMMUNITY

Raising awareness &  
making voices heard

For informed, empowered, resilient,  
independent and healthy individuals and  
communities in Blackburn with Darwen  
(and surrounding areas).

Company No. 06216427  
Charity No. 1123032





# MAKING A REAL DIFFERENCE TO PEOPLE'S LIVES

## **A message from our Chief Executive and Chair**

Welcome to our Annual Review for 2024/25, which aims to provide a summary of the work that Care Network has undertaken during the year and the impact it has had on local residents.

This Annual Report is meant to give a flavour of our work in 2024/25. It in no way covers all of the details of what we actually delivered and achieved during the year.

It has been yet another busy and challenging year for Care Network, which saw us continue to increase our support for people experiencing cost of living challenges, whilst maintaining our core service offer.

Our work around learning disability and autism grows from strength to strength with ever increasing numbers of people attending our board meetings and our Hear Us Heroes work has paid off with us securing 3 year funding from the Community Fund to deliver a range of meaningful volunteering activities for the local disabled communities.

As a true network, we continue to work closely with a range of partners (80 local businesses are now on our Safe Trader Scheme), public sector partners through our involvement with the Integrated Neighbourhood Teams and Primary Care Networks and with our many Voluntary, Community, Faith and Social Enterprise (VCFSE) partners who we work closely with across the borough. I am also now

a board member on the newly formed BwD Community Network and this is already developing into a real vehicle for change for the sector locally.

We are grateful for the support from our funders and donors who provide vital resources to enable us to continue to support more local residents, and we also continually seek to diversify and expand our income generation activities to support our organisational sustainability.

One final highlight for me this last year was when we were asked to nominate a couple of our staff members to attend the Royal Garden Party in May 2024. Both Sue and Michelle, who represented Care Network at the palace, had a day to remember. They both fully deserved their day out.

### ***James Hadleigh – Chief Executive***

I am pleased to present this year's Annual Review. Care Network (Blackburn with Darwen) continues to provide charitable services to an increasing number of vulnerable residents in the community, despite having to contend with rising inflation and the cost of living crisis.

We continue to provide a range of quality services that support local residents to improve and maintain their health and wellbeing and to remain independent in their own homes for longer.

All of our services are highly regarded by both the people who use them and local partners, which has been backed up by the fantastic feedback that we get from customers and partners regularly.

As ever, we are extremely grateful for all the financial support from our many donors and funders, as well as Blackburn with Darwen Borough Council, with whom we have very important contracts.

The contributions of both our staff and volunteers at Care Network are humbling and they should be widely recognised as key to our continued positive impact on the lives of the local community.

On behalf of the board of Trustees, I would like to congratulate all the staff and volunteers for their dedication and desire to continue to support local residents in Blackburn with Darwen.

With best wishes,

### ***Steve Tingle – Chair***

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## ADMINISTRATIVE INFORMATION

**Trustees:** Stephen Tingle (Chair)  
Ian Bell  
Jeremy Garth Hodgkinson  
Erika Holmes  
Muhammad Mizan  
Alan Pickup  
Martin Rouse start date – March 17<sup>th</sup> 2025  
Victoria Shepherd

**Registered Charity Address:** Spiral Heights  
Second Floor  
Blackburn Central Library  
Town Hall Street  
Blackburn  
BB2 1AG

**Registered Charity No:** 1123032

**Company No:** 06216427

**Operating Address:** Care Network Hub  
9 Town Hall Street  
Blackburn  
BB2 1AG

**Bankers:** CAF Bank  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
ME19 4JQ

**Accountant:** Beyond Profit Ltd  
Bolton Arena  
Arena Approach  
Horwich  
Bolton  
BL6 6LB

**Independent Examiner:** It Doesn't Have to Cost the Earth  
47 St Dunstons Close  
Worcester  
WR5 2AJ

## **TRUSTEES' ANNUAL REPORT INCLUDING THE DIRECTORS' REPORT**

The Trustees present their report and the unaudited financial statements for the year ended 31 March 2025. Included within the Trustees' report is the directors' report as required by company law.

The reference and administrative information set out on page 4 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

Care Network (Blackburn with Darwen) Ltd is a Charitable Company with the Charity Registration Number 1123032 and a Company Number 06216427. The governing document of the charity is the memorandum and articles of association dated 17 April 2007, as amended by special resolution on 26<sup>th</sup> August 2015.

The Directors of the company are also Charity Trustees for the purpose of charity law. All those persons appointed to perform the duties of Directors of the Company are referred to as the Board of Trustees and each member has undertaken to contribute the sum of £1 in the event of the company being insolvent on winding up. The total number of guarantees as of 31<sup>st</sup> March 2025 was 8 (2024: 7).

The Board of Trustees is responsible for the overall governance, management and control of the charity, working with the Care Network Chief Executive on strategic and operational development. Decisions about day-to-day operation are taken by the Care Network Chief Executive, and decisions on matters with significant implications are brought to the Board of Trustees.

### **Recruitment and appointment of Trustees**

The appointment of members of the Board of Trustees is reviewed every year using procedures set out by the Board of Trustees. The board seeks to appoint new Trustees to maintain a broad skill mix appropriate to the work of the charity; nominations are sought and are appointed at board meetings. There were 4 regular board meetings during the year, with an additional strategic planning meeting also held.

### **Induction and Training of Trustees**

All new Trustees receive induction training, which is tailored to the specific needs of the individual and includes meetings and discussions with the Care Network Chief Executive, a copy of the organisation's business plan and any relevant past board papers.

## **Committees of The Board**

The Trustee Board delegates areas of oversight to one board committee, being the Finance Sub-Group. This committee has Terms of Reference which are reviewed regularly and reports key issues to the Trustee Board.

The Finance Sub Group currently comprises Erika Holmes (Chair) and Vicky Shepherd. The Group addresses all financial issues to enable the Charity to achieve its financial objectives, to comply with governance and encompass risk management. The group meets on average once every quarter with both the Chief Executive and the outsourced finance provider in attendance.

## **Charity Governance Code**

Care Network continues to keep our governance under regular review at our board meetings with a focus on succession being important to us.

Having completed the Charity Commission's Good Governance Code which we do annually, we continue to use it as a tool for continuous improvement towards the highest standards. Addressing the seven principles which make up the Code, we believe that we are in a strong position.

We have covered all the areas in the Code and this was signed off at our February board meeting. Trustees agreed that it would be good practice to continue to review the Code annually.

## **OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT**

The object of the charity is to provide support to vulnerable people and their carers residing in the local authority district of Blackburn with Darwen and surrounding areas ("the area of benefit") without distinction of age, sex, sexual orientation, race or political, religious or other opinions by providing access to a network of quality approved, affordable, day-to-day support services in an effort to promote and foster the principles of independent living, improved self-esteem and nurture confidence amongst said persons so that they can participate more fully in society and so that their conditions of life may be improved.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.



## VISION, MISSION AND VALUES



## CARE NETWORK'S AIMS AND OBJECTIVES

Trustees and staff review and update the charity's business plan annually. We agreed that the following strategic priorities still remained pertinent for the next 2 years.

1. We will maintain and improve our quality assured service offers, making them more efficient and effective.
2. We will continually review our services to ensure that our offer is consistent and effective and that we meet our customers' and partners' needs (both current and future).
3. We will continue to develop and strengthen our collaborative working with a broader range of partner agencies.
4. We will ensure that our workforce (staff, volunteers, providers and Trustees) feels happy, fulfilled, valued, safe and well supported.
5. We will become even more sustainable and effective.

Our strategic plan also links into our updated operational workplan which outlines workplan priorities for all our staff and which is RAG (red, amber, green) rated quarterly for each board report.

The following covers our main areas of operation and development:

- 1 **CENTRAL POINT OF ACCESS** - to be the central hub for all, providing information and access to relevant health and wellbeing options so that people can make informed choices about their lives.



- Through maintaining the current service provision and increasing the number of new customers using the service.
- Through expanding and improving the range and quality of partners and their offers at the centre, ensuring that we are embedded as THE central information hub in BwD.
- Through maintaining and improving the quality of the service, we are achieving very high levels of customer and partner satisfaction.

**2 HOME IMPROVEMENT AGENCY (HIA)** - to fulfil our potential as an innovative home improvement agency, ensuring that people are safe, healthy and independent in their homes.

- Through researching into and developing the HIA model, identifying areas for development opportunities.
- Through supporting, developing and growing the Safe Trader scheme.
- Through providing a quality helpdesk service, so that more customers can access our HIA services.

**3 COMMUNITY CONNECTIONS** - to improve resilience of individuals and communities, through prevention and early action via a coordinated, holistic approach and joined up locality partnership working.

- Through developing a robust model which pulls together services to support people with multiple needs.
- Through identifying vulnerable citizens and improving their resilience through targeted support and by developing a strong presence in the community.
- Through modelling an effective and flexible single point of access and developing a framework for measuring the impact of our work.

**4 SUSTAINABILITY** - to ensure the long-term sustainable development of the charity.

- Through developing a more secure funding base for Care Network's long-term future.
- Through improved management, development and delivery of Care Network activities.
- Through developing a better understanding of the value of the work that Care Network undertakes.
- Through good governance of the charity, by increasing skills and sector representation on the board.
- Through being better able to potentially upscale and to respond to future commissions and opportunities, e.g. around bidding for future contracts and building partnerships with existing agencies.

## ACTIVITIES

In order to achieve the aforementioned priorities, Care Network carries out a range of activities which enable informed, empowered, resilient, independent and healthy individuals and communities locally.

Currently, this is done in three key strategic areas of operation:

- Central Point of Access - Care Network Hub service
- Home Improvement Agency development
- Community Connections



## CONTRACTS:

The Central Point of Access (CPA) contract is part of the wider local Voluntary, Community and Faith Sector (VCFS) commission from Blackburn with Darwen Borough Council (BwD BC) - Helping People to Keep Happy, Healthy and Well. This covers work undertaken through our Care Network Hub offer (information and signposting) and also our Safe Trader Scheme (under the Home Improvement Agency strand).

Funding has also come from BwD Borough Council for the continued delivery of the following contracts:

- Learning Disability/Autism Partnership Boards
- Healthy Homes (including the Memory Matters) project
- Child safety gates provision for the Healthy Homes project
- Disabled Facilities Grant pilot project

## GRANTS:

This year saw us access funding from the following range of sources:

- Eric Wright Charitable Trust – for raising the profile of the service, especially through digital reach and developing our social media offer.
- Cadent Foundation/Charities Trust for the Happy and Healthy at Home project and also for the Winter Support Fund.
- Foundations Independent Living Trust (FILT) and Gas Safe Charity for the Warm & Safe Fund for gas safety checks for elderly and vulnerable customers.
- Spring North - UEC Darwen Falls Project.
- Spring North – Holiday Activities Fund.
- BwD BC - Hospital Discharge Fund.

- BwD BC - Household Support Fund.
- BwD BC – Healthy Homes MOT Booklets.

## ACHIEVEMENTS AND PERFORMANCE

### 1. CENTRAL POINT OF ACCESS

#### CARE NETWORK HUB

The Care Network Hub is an active partnership of local citizens and a range of service providers alongside community groups and the local authority. The service provides information, advice and advocacy as well as links to a range of community-based services and support. It caters for citizens of all ages and their families who need assistance to remain independent within their local community.

For people not eligible for adult care services, the service provides effective delivery of one-to-one information, advice and signposting into alternative low-level community based preventative services. The service also provides opportunities for people from different backgrounds to come together and take part in social/learning/training initiatives through the numerous groups that we host at the Hub. Due to reasons beyond our control, we had to vacate our Hub premises at the end of 2024 and we relocated our Hub offer to the library. Whilst this brought about some initial difficulties with bedding in and adjusting our offer to local residents, we have continued to provide a valuable service locally as more people hear about the quality service we provide. A downside to the move, however, is that we lost a number of valuable partners who used the Hub to deliver their particular offers.

*The following table shows figures for the service:*

Central Point of Access	2024-25	% difference from previous year (2023/24)
Footfall – partner and group activities	5,462	+37.1%
Customers using CN Hub (inc. HSF Fuel)	3,826	+12.5%
New customers (inc. HSF Fuel)	2,141	-2.1%
Referrals received (inc. HSF Fuel)	4,685	+20.1%
Signposts and referrals made to partners	5,690	+23.3%

Once again, footfall (for group activities) has risen significantly over the last 12 months. We relocated all our groups to the Geddes Room, a new venue in Blackburn Central Library, in January and are pleased to report that these have all gone from strength to strength, as can be seen in the increase in footfall above.

There has also been a significant increase in the number of onward signposts and referrals made on behalf of our customers to other partners and organisations, suggesting that the issues faced by some customers are more complex and require support from more than one partner/organisation.

The slight reduction in new customers is partly due to the repeat customers who have used our information and signposting service previously under HSF and the repeat requests for food parcels for customers who are already registered on our database.

## 2 HOME IMPROVEMENT AGENCY

### HEALTHY HOMES PROJECT

The Healthy Homes project has just finished the second year of our new 3-year contract with the council. The service continues to support and add value to our aspiration to become an innovative Home Improvement Agency (as outlined in our Business Plan).

The purpose of this service is to reduce health harms associated with housing through the provision of both universal and targeted approaches to improving health via the home.



This service offers a 'health from home' single point of access and a one-stop shop that provides:

- Advice, information and signposting with the aim of improving health via the home.
- Targeted approaches for the most vulnerable or at-risk groups including healthy homes assessment and access to handyperson services.

Project staff continue to attend and play an important role in the local Integrated Neighbourhood Team (INT) structure that is evolving across the borough, which facilitates closer partnership working with a range of partners.


Healthy Homes	2024-25	Difference from previous years (2023/24)
Number of referrals received	1,414	906 (+56%)
Number of customers supported	1,294	740 (+74%)
Signposts and referrals made to partners	1,006	535 (+88%)

The significant increase in the number of referrals, customers and onward referrals and signposts during 2024/25 compared with last year is due to the extra funded projects that we have delivered this year, including the UEC Darwen Falls Project, the Cadent Winter Support Fund, the Hospital Discharge Funding and Household Support Funding.

For the second year running, we have worked in partnership with the [Cadent Foundation](#) to deliver the [Winter Support Fund](#) to support vulnerable households with emergency fuel and supermarket vouchers and the provision of essential items for cooking and to enable residents to keep themselves warm over the winter months.

**Last year [Healthy Homes](#)...**

...successfully supported 256 vulnerable households & issued a total of 157 fuel vouchers. Our team also distributed 349 supermarket vouchers along with 167 essential cooking/heating items, with a total value of £50,000.



We have also been able to support local residents with their fuel bills and with boiler servicing and repairs through the local [Household Support Fund](#).

During 2024/25, we partnered with Age UK Blackburn with Darwen to deliver the Urgent and Emergency Care funded [Darwen Falls Project](#), which supported people over 65 living in Darwen to prevent or reduce the risk of having a fall.

- **15 residents benefited** from funding for measures within their homes to reduce the risk of slips, trips and falls in and around their homes.
- **33 Home Visits to residents were carried out by** our Healthy Homes Officer, which included a Healthy Homes Assessment and room by room hazard assessment to identify risks, along with advice on how to reduce any risks.

In partnership with the Hospital Discharge Team and BwD Independent Living Service, we have administered the [Hospital Discharge Fund](#) to ensure that patients can be discharged in a timely manner to their own homes, which are safe, warm and accessible. Since the project began in

October 2024, we have supported **19** patients to return home safely following discharge from hospital.

Working with BwD Independent Living Team we have continued to deliver a project that is funded by **DFG (Disabled Facilities Grant) Discretionary Funding** to help vulnerable residents, identified by the Occupational Therapists and the Housing Officer from Independent Living Service, to keep their homes dry and safe or help with relocation costs if their existing home cannot be adapted.

#### Completed during 2024/25

- **Dry Homes Grant** - 28 households supported (**£15,223**)
- **Safe Homes Grant** - 160 households supported (**£92,085**)
- **Relocation Grants** - 27 households supported (**£52,439**)

In addition to the above, we have also continued to deliver ongoing projects funded by the **Gas Safe Charity Fund** and **Cadent Foundation** that support vulnerable residents, who are eligible, to have gas safety checks, boilers/gas fires serviced and small essential repairs to their homes to keep them dry and warm.

## SAFE TRADER SCHEME

Our Safe Trader scheme supports vulnerable adults and carers living in Blackburn with Darwen. We now have **80 service providers** (local businesses) covering a wide range of different service areas. All our service providers are fully qualified/experienced in the trade they provide and before being accepted onto our list of approved providers, have all undergone our comprehensive quality assurance checks.

Customer and Referral Figures	2024/25	% difference from previous year (2023/24)
Customers	2,820	-8.9%
New customers	716	-13.3%
Referrals received	3,706	-10.4%
Signposts and referrals	4,128	-13.2%

Over the last 12 months, we have noticed a gradual decrease in the number of customers who are contacting the Safe Trader Helpdesk. We believe that this is partly due to the financial pressures people are facing with the increased cost of living, resulting in customers only having essential repairs and improvements carried out.

A new marketing campaign is planned for 2025 to encourage customers to use our Safe Trader Scheme. This will include social media as well as more traditional marketing methods to ensure we reach residents who are not digitally active.



## Providers:

This area of our provision has really grown, as shown in the graphic below:

### Provider Growth

During the course of 2024 - 2025, we recruited **8 new providers**, taking our total number of Safe Trader providers at the end of March 2025 to **80**.

These providers are successfully covering **47 different areas** of service provision for our customer in BwD.



**16 full provider reviews were completed** and **39 follow up calls on new providers were undertaken** during the year, underlying our commitment to quality assurance on our Safe Trader Scheme.

A conservative estimate for the amount of business generated for our providers (small local businesses) in our Safe Trader Scheme **amounts to £976,829** over the last 12 months. This is **an increase of £14,455 (1.5%) on 2023/24 figures** and a **56% increase over the last 10 years**.



## MARKETING

Marketing continues to be an important part of us getting the Care Network message out to new customers and reminding existing customers of the new services that we have to offer. As well as employing the traditional methods of marketing; leaflets and flyers, etc, we are now looking to up our game digitally when it comes to marketing our services.

### Website

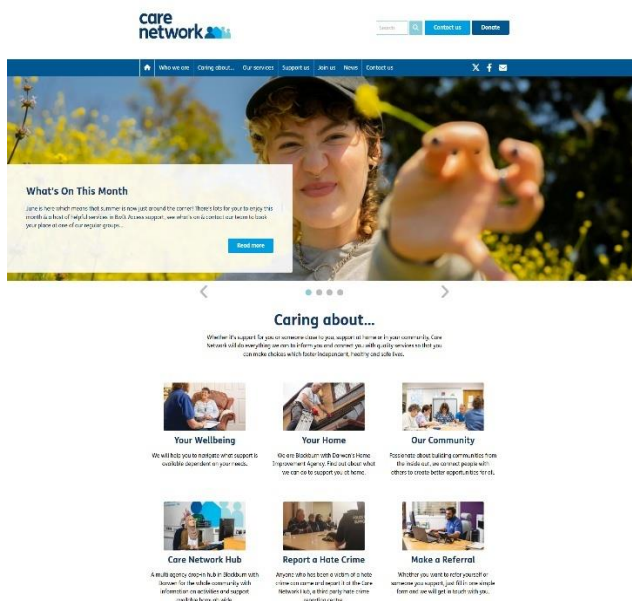
We continually strive to enhance the overall feel of our website by better representing our audiences, services, and our Safe Traders.

There have been several new pages introduced to our website and fresh content such as news stories, achievements, graphics, new service and group information resources, announcements, and previews from behind the scenes.

We have increased the number of links between our pages and social media profiles, making online navigation as smooth and accessible as possible for our customers.

New video and imagery have been consistently added to the website over the last 12 months, helping to keep our online presence looking fresh, modern, engaging and relevant.





It is fantastic to see multiple areas of growth in our website performance over the last 12 months, with multiple metrics reaching over a **40% increase!**

The layout on our homepage is constantly updated to ensure that navigation is clear and more user friendly and we better utilise our homepage banner to promote current events, services, and news.

The Care Network website continues to be a vital tool in our marketing strategy. We have further navigational updates planned for the upcoming months and look forward to being able to draw comparisons in our next annual report.

## E-Bulletins



Over the course of the last year, we sent a total of **12 email campaigns** to our mailing list.

We also sent one additional 'stand-alone' campaign in May 2024 to support our recruitment efforts. Interestingly, this campaign achieved our **highest ever open rate at 40%.**

Each bulletin highlights our services, news, seasonal updates, as well as awareness days, mental health, wellbeing, local information, and signposting.

## Social Media

This last year has produced an enormous amount of growth for our social channels, particularly from our marketing efforts on Facebook.



On these channels, our content focus is on the support we offer for those with Learning Disabilities, Autism and Neurodiverse Conditions in the borough, along with team and customer updates that our audiences appear to be most engaged with.

We have now reached **over 1,000 total followers** - always a significant milestone on socials.

Funding from the **Eric Wright Charitable Foundation** enabled us to undertake these wider engagement activities, helping us to increase our reach and to be better able to reach those residents who are not aware of our services and who could benefit from them - we know that we are still not reaching a great number of local residents that could benefit from our services and it is in this area that we would like to develop our future activities.

## COMPLIMENTS – 2024/25



We received **286 compliments** from customers, **117 for our providers** and **169 for our helpdesk staff**.

## COMPLAINTS - 2024/25



We received 6 complaints, which were all resolved. A comments log is kept with every comment being followed up by telephone and the outcome is logged so that any recurring issues can be identified and tackled with the relevant provider.

## 3 COMMUNITY CONNECTIONS

### LEARNING DISABILITY PARTNERSHIP BOARD (LDPB) AND THE AUTISM PARTNERSHIP BOARD

Care Network continued to deliver the LDPB and to support the delivery of the Autism Partnership Board. Each of these boards met bi-monthly and focused on issues affecting the local learning disability and autism communities. Both boards continued to progress steadily over the last 12 months, with both continuing to grow in numbers and diversity. The boards also continue to have new members attending, with **235 attendees** at our 6 Learning Disability Partnership Boards and **219 attendees** at our **6 Autism Partnership Boards** over the year.

The purpose of the Learning Disability Partnership Board is to provide a framework for partnership working. The board will bring people with learning disabilities and their carers together with service planners and providers from the public, private and voluntary sectors and the wider community to develop services that meet the needs of people with a learning disability in the borough.

The Learning Disability and Autism partnership boards continue to make good progress and the boards' profile continues to be raised with more requests for information being received about what services are available. We are seeing an increased demand from people with lived experience of a Learning Disability and/or Autism, with or without a diagnosis.

We also completed a review of our five-year strategy, '**The Big Plan**' for the borough. We consulted with 74 members across both boards, as well as with our Hear Us Heroes group, as to what was important to them under each of the new sub group headings.

## **LIVING WELL, BEING SAFE AND KEEPING HEALTHY**

We wanted to prioritise the top 3 for each sub group so that we can focus on these areas over the next 12 months. The feedback was as follows:

### **Living Well**

1. Meaningful activities
2. Life skills and training
3. Jobs and volunteering opportunities

### **Being Safe**

1. Feeling safe in the community / safe places to go to
2. Training professionals about disability/workforce development
3. Transport

### **Keeping Healthy**

1. Good information and communication
2. GP and hospital visits
3. Annual health checks

Delivering the plan through these 3 new sub groups will continue to be the main focus of our work over the coming 12 months.

The Hear Us Heroes group continued to meet every month (we had **392 local residents** with a learning disability, autism or neurodiversity attending these groups over the 12 months).

Members of the group come along to discuss issues affecting them and also act as a sounding board for professionals in specific areas. Council staff and health colleagues have been invited to find out what people with lived experience, their parents and carers think is important to improve the lives of people living in Blackburn with Darwen with Learning Disability and/or Autism.

We were successful in securing 3-year funding from the Community Fund to really drive this offer forward and to encourage co-production and enable these residents to really have their voices heard.

## VOLUNTEERING

Our volunteering offer remained limited this year (12 active volunteers) as we had few resources to deliver volunteer opportunities. We have, however, continued to support the following groups through our volunteer offer at Care Network:

### **Relax and Chat** - *ongoing and twice weekly.*

These groups are always busy and each week we attract around **40 people over our two Friday sessions.**

Whether it be bingo or pebble painting, these groups enable people to come along to have some fun, have a chat and make new friendships.



### **Resolve** – *ongoing*

This is an established disability hate crime peer support group where local disabled residents come together to support each other and develop friendships with one another.



Resolve is a warm and welcoming group focused on building community connections and resilience. Especially tailored for individuals with learning disabilities and autism, the group also hosts regular guest speakers from support services across the area.

Resolve meets every Wednesday afternoon. Group numbers are regularly **around the 18 – 20 mark.**

### **Board Games group** - *ongoing*

Our **Board Games Group** is a relaxed and fun session designed for anyone in the community looking to meet new people, combat isolation, or simply enjoy some friendly competition. Many of our members live with learning disabilities, autism, or are neurodiverse, but everyone is welcome.

The group is held on a fortnightly basis; this group now has **around 14 regular attendees.** The group helps to reduce isolation and improve mental wellbeing for those attending, with many new friendships being made.

## Just Out There Group - ongoing

Our **Just Out There Group** is all about getting out and enjoying the community together. Each week, the group visits local parks, exhibitions, cafes, or other interesting places. It's a friendly, supportive space where members catch up, share experiences, and explore together.



*Below are some headline figures from last year:*

Group	No. of Sessions (Cumulative totals)
Resolve	48
'Just Out There' Group	38
Relax and Chat x 2	48 + 48
Board Games Group	24
<b>TOTAL:</b>	<b>206</b>
Active volunteers	12
Volunteer hours	1,314

**Based on the National Minimum Wage of £11.44 an hour, the volunteers generated a value of £15,032.16 based on the 1,314 hours above.**

We have recently secured 3-year funding from the Community Fund to develop a volunteer offer for disabled residents covering a range of meaningful activities. We expect that numbers will improve dramatically over the coming year.

## OTHER ACHIEVEMENTS

2024/25 was yet another busy year for us. We have continued to successfully support increasing numbers of vulnerable residents, helping to maintain and improve their health and wellbeing and their ability to live independent lives.

We have just completed the second year of our 3-year strategic plan, which will take us through to 2026. Work towards achieving the aims and objectives is very encouraging and this will help us when some of our main contracts come up for re-tender later in the year.

Our information and signposting service, together with our Safe Trader and Healthy Homes offers, continues to provide the right support and the right time for local residents and we continue to be

highly regarded by our customers and local partners. As a result of successful delivery, this contract has been extended by another year through to at least March 2026.



We continued to be a key partner in the delivery of the **Household Support Fund** (supporting residents to access fuel vouchers and support with boiler servicing and repairs) and, following the successful delivery of our Cadent Foundation (Happy and Healthy at Home) project, in October 2024, we were awarded **£50,000 from Cadent's Winter Support Fund** to support vulnerable households with fuel, food and other essential items to help them prepare hot food and keep warm.

Using the Charis platform (which allows us to deliver fast and effective help to the people who need it most), we issue fuel vouchers/cards, supermarket vouchers and essential items to households who are in receipt of a means tested benefit and are vulnerable.

Our Disabled Facilities Grant (DFG) pilot project was also a success, and this project has been extended for yet another year. Working closely with the council's Independent Living Service team, this pilot project has discretionary funding to support local residents with:

- **Keeping homes healthy, dry and safe and;**
- **Re-Housing**

This project links nicely into our existing Healthy Homes and Safe Trader Scheme offers and it is definitely an area that we want to further develop this coming year.

The Chief Executive is now a board member on the **BwD Community Network**. The network brings together all voluntary, community, faith and social enterprise organisations operating in Blackburn with Darwen to mobilise and lead collaborative efforts to achieve positive social, economic and environmental change for the residents of Blackburn with Darwen.

We also continue to attend a wide range of key strategic meetings held across the borough and staff actively participate in the Integrated Neighbourhood Teams and in the Primary Care Networks across the borough.

Trustees and senior management reviewed our performance against the Charity Governance Code and we believe that we now address all the key points outlined in the code.

Sadly, towards the end of 2024, we were told by the council that we would have to vacate our Hub premises on Town Hall Street as the council wanted these premises to provide access to Tony's Ballroom, which lies directly above. The move was not without its challenges, but working closely with our commissioners at the council, we successfully moved our Hub offer across the road to the Central Library premises, where we continue to offer group activities and a signposting and information service for local residents. It also means that we are now working much more closely with our Shelter and Age UK partners.



## ECONOMIC CONTRIBUTION & IMPACT FROM THE SERVICE



Our Safe Trader Scheme **generated £976,829 worth of business** over the last 12 months.

## EVALUATION OF OUR SERVICES

- We continually strive to provide the best possible service to our customers.
- We regularly evaluate our services so that we can improve our offer.

It is really pleasing to see how positive the feedback is across the board and the following demonstrates the impact that we have locally.

### Care Network Hub and Safe Trader Scheme

We circulate quarterly combined user surveys to all customers using our Safe Trader scheme and Information and Signposting service during that previous quarter. Results from this questionnaire are used to assess the quality of our existing services, to understand what matters to customers when they use our services and to ask how we could widen and improve the services that we provide. It also enables us to gain a picture of how our services are received over time. This year we sent out **2,819** surveys and received **607** completed replies, a healthy **response rate of 21.5%**.

*The averaged results for 2023/24 include:*

The Helpdesk and our providers:

- **99.1%** stated that they were treated as an individual and were asked appropriate questions that understood their needs.
- **98.5%** were very satisfied with their experience and felt that they were directed to the appropriate provider/service.
- **95.1%** would be very likely to use Care Network services again.
- **96.9%** would recommend us to a friend.
- **96.9%** are more aware of the services that are available locally and how to access them.



## Healthy Homes

We sent out customer satisfaction surveys to all generic Healthy Homes, Gas Safe, Cadent, Child Safety and Memory Matters customers on completion of our intervention. These are a mixture of paper and online text surveys, and we have a mixed level of response from each project.

Last year a total of **667** surveys were sent out and the return rate was **50.4%** (336 surveys).

*The averaged results for 2023/24 include:*

- **99.5%** of customers felt comfortable talking to the Healthy Homes officer.
- **99.8%** of customers felt the information and support they were given was useful.
- **95.3%** of customers feel more aware of how to keep themselves safe and warm.
- **96.0%** of customers felt that their health and wellbeing had improved as a result of using the service.
- **95.3%** of customers said that the Healthy Homes service had helped them to continue to live independently.
- **96.3%** of customers were satisfied with the overall service.

## Partner Comments

In January 2025, we sent out our questionnaire to a range of partners, funders, stakeholders and providers to ask them how they felt about working with Care Network.

We received **60** responses that gave some excellent feedback about us.

All partners who completed the questionnaire gave us very positive responses about our services and our partnership working.

In terms of our relationships with partners, **98% of responses rated us as excellent or good**, the majority being excellent.

**98% of partners** told us that their **experience of working with Care Network was excellent or good**, the majority being excellent.

**93% of partners** feel that **our services are responsive and accessible** and are happy with the quality of the support we provide to them and their customers.

Below are the things that partners and stakeholders value the most about Care Network:

*"Openness, transparency, empathy, caring, kind, considerate and listen to positives and negatives in making services better"*

*"Lovely group of people committed to making a difference"*

*"The commitment of the staff to go the extra mile to help those in need"*



*"All of the team are very responsive - they support our messaging and campaigns and we in turn support theirs. I wish all partnership working was as easy as this"*

*"I value Care Network's 'Can Do' attitude. They are always looking for solutions and ways to help, and have an excellent ethos of public service"*

*"The ability to deliver local campaigns at pace"*

*"The staff, lovely genuinely helpful people"*

*"Different support services offered depending on people's needs"*

*"Easy access to the services"*

*"Your knowledge"*



## **PRIORITIES FOR NEXT YEAR**

In line with our strategic plan, our key priorities for this coming year are:

- To continue to successfully support increasing numbers of vulnerable residents, helping to maintain and improve their health and wellbeing and their ability to live independent lives.
- To ensure all targets for funded programmes are met.
- To consolidate our role as the Central Point of Access locally and to be tender ready and successful when the new commission is launched.
- To ensure that all our offers continue to provide the right support and the right time for local residents, and we continue to be highly regarded by our customers and local partners.
- To further develop our Healthy Homes offers, we are widening the variety of support that we can offer to residents.
- To increase our presence out in the community and to further embed our role in the Integrated Neighbourhood Teams, Primary Care Networks and Social Prescribing Networks.
- To deliver a meaningful and fun volunteer offer for disabled residents through our Hear Us Heroes project.
- To further promote the interests of the local learning disability and autism communities through making sure that the Big Plan continues to be up to date and relevant and to make

sure that we build on our work undertaken regarding co-production with these communities through regular discussion and feedback sessions.

- To secure funding from a variety of other sources to generate income in new ways so that we can sustain and develop our services to meet future demand and to explore new service models/partnerships, seeking a mix of funding to drive new initiatives, both statutory and non-statutory.
- To continue to maintain and improve the quality of the service through achieving very high levels of customer and partner satisfaction and to measure the social impact of our work.
- To better promote our services to increase our reach to those local residents who could benefit from our services and to further raise our profile and increase donations from customers, providers, and local businesses.
- To continue to respond to any needs identified and reported by our helpdesks by recruiting new partners, providers and/or by supporting organisations to develop new services whilst always ensuring that our quality assurance standards are maintained.
- Partnership working will, more than ever, be crucial to our development. We will continue to work collaboratively with a range of existing partners in the borough, especially through our Hub offer and will look to develop new relationships with other providers, promoting the Hub as a local resource that people can go to for appropriate health and wellbeing support.

## **PRINCIPAL FUNDING SOURCES**

The principal funders of the charitable company are Blackburn with Darwen Borough Council.

## **FINANCIAL REVIEW**

Income for the year was £818,688 (2024: £692,949), representing an increase of £125,739. The majority of this increase came from restricted income. Investment income also rose by 32%, due to surplus funds being placed in a high-interest account.

Expenditure for the year was £777,027 (2024: £704,457), an increase of £72,570. This was primarily due to higher project costs, which were expected following the planned use of funds carried forward from previous years, as well as additional income received during the year. In contrast, expenditure on unrestricted funds fell, as more staffing costs were externally funded.

During 2024/25, the charity engaged a VAT adviser to review the treatment of certain income streams. The review found that incorrect VAT treatment had been applied to grant income in prior

returns, resulting in an overclaim of £12,452. Additionally, it was determined that £15,356 of VAT was irrecoverable in relation to these income streams.

The charity has assessed the impact of this and recognised a provision in the financial statements to reflect the estimated liability. The Trustees consider this a non-adjusting event, not a material prior year error. The provision reflects management's best estimate at the balance sheet date. There is no material uncertainty regarding the charity's ability to settle the liability, and HMRC has not requested any further investigation or formal disclosure.

The irrecoverable VAT is shown as an exceptional item in the accounts.

For the year, there was a net surplus of £41,661, compared to a deficit of £11,504 in the prior year. The majority of this surplus related to restricted funds.

The Trustees determined that £50,000 of unrestricted funds should be designated for IT upgrades and cyber safety, possible future moving costs and costs associated with measuring our Social Value. These amounts remain under the Trustees' discretion and may be reallocated if priorities change.

At year-end, the charity's total funds were £446,953 (2024: £420,648), of which £282,004 were unrestricted and £164,949 restricted.

## **RESERVES POLICY**

Care Network aims to hold free reserves equivalent to three to six months of core costs. This enables the organisation to continue delivering services and meet liabilities in the event of a significant drop in income.

At year-end, the charity held £229,627 in free reserves (unrestricted funds excluding fixed assets and designated funds), which equates to approximately 6.3 months of core costs.

## **RISK MANAGEMENT**

The Board of Trustees have responsibility for implementing a managed approach to risk management. Measures are in place to carry out annual reviews of policies, procedures and systems to mitigate the risk that the charity faces. An annual organisational risk assessment and register are also submitted to the Trustees for consideration and approval. Updated risk register and strategic planning board papers are standing agenda items and are reviewed and addressed at each Trustee Board meeting.

Key Risks - Internal control risks are minimised by the implementation of procedures for the authorisation of all financial transactions. A key element in the management of financial risk is the setting of a reserves policy.

Key risks identified from our risk register include:

- Loss of key staff
- Contract risk (our main contract is up for re-tender this year) and increased competition for contracts and grants.
- Lack of resources to respond to needs and (new) demands on services

- Information Governance and data protection
- Inadequate budgetary control and financial reporting
- Risks associated with the cost of living crisis

## TRUSTEES' RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

The Trustees (who are also directors of Care Network (Blackburn with Darwen) Ltd for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the 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 these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

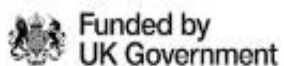
Approved by the Trustees on 11 August 2025 and signed on their behalf by:

*Steve Tingle*

**Steve Tingle**

Chair

Care Network is proudly supported by:



## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CARE NETWORK (BLACKBURN WITH DARWEN) CHARITABLE COMPANY ('THE COMPANY') FOR THE YEAR ENDED 31 MARCH 2025**

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

### **Responsibilities and basis of report**

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

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

### **Independent examiner's statement**

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

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

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

*Teresa Fennell*

Date: 31/08/25

Teresa Fennell, ACMA CGMA

It Doesn't Have to Cost the Earth Ltd

47 St Dunstons Close, Worcester, WR5 2AJ



## STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING THE INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted 2025 £	Restricted 2025 £	TOTAL 2025 £	Unrestricted 2024 £	Restricted 2024 £	TOTAL 2024 £
<b>INCOME FROM:</b>							
Donations and legacies	2	15,634	-	15,634	16,334	-	16,334
Charitable activities	3	416,800	378,701	795,501	447,641	223,239	670,880
Investments	4	7,553	-	7,553	5,735	-	5,735
<b>TOTAL INCOME</b>		<b>439,987</b>	<b>378,701</b>	<b>818,688</b>	<b>469,710</b>	<b>223,239</b>	<b>692,949</b>
<b>EXPENDITURE ON:</b>							
Charitable activities	5	438,119	338,908	777,027	482,016	222,441	704,457
<b>TOTAL EXPENDITURE</b>		<b>438,119</b>	<b>338,908</b>	<b>777,027</b>	<b>482,016</b>	<b>222,441</b>	<b>704,457</b>
<b>NET (EXPENDITURE)/INCOME</b>		<b>1,868</b>	<b>39,793</b>	<b>41,661</b>	<b>(12,306)</b>	<b>798</b>	<b>(11,508)</b>
Exceptional expenditure item	17	15,356	-	15,356	-	-	-
Transfer between funds		5,648	(5,648)	-	-	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>(7,840)</b>	<b>34,145</b>	<b>26,305</b>	<b>(12,306)</b>	<b>798</b>	<b>(11,508)</b>
Fund balances brought forward		289,844	130,804	420,648	302,150	130,006	432,156
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>282,004</b>	<b>164,949</b>	<b>446,953</b>	<b>289,844</b>	<b>130,804</b>	<b>420,648</b>

The statement of financial activities includes all gains and losses recognised during the year.

All income and expenditure derive from continuing activities.

## BALANCE SHEET AS AT 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	9		<b>2,377</b>		4,751
<b>CURRENT ASSETS</b>					
Debtors	10	<b>79,358</b>		69,511	
Cash at bank and in hand	11	<b>441,135</b>		387,926	
		<b>520,493</b>		457,437	
<b>CREDITORS</b> : amounts falling due within one year	12	<b>(75,917)</b>		(41,540)	
<b>NET CURRENT ASSETS</b>			<b>444,576</b>		415,897
<b>NET ASSETS</b>			<b>446,953</b>		420,648
<b>FUNDS</b>					
Unrestricted					
General Funds	14	<b>232,004</b>			289,844
Designated Funds	14	<b>50,000</b>			-
Restricted	14	<b>164,949</b>			130,804
<b>TOTAL FUNDS</b>			<b>446,953</b>		420,648

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies but as this company is a charity, it is subject to independent examination under the Charities Act 2011.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with SORP FRS102.

The financial statements were approved and authorised for issue by the Board on 11 August 2025 and signed on its behalf by:

*Steve Tingle*

**Steve Tingle**

Chair

## STATEMENT OF CASHFLOWS AS AT 31 MARCH 2025

	Notes	2025 £	2024 £
<b>CASH INFLOW FROM OPERATING ACTIVITIES</b>	13	<b>45,656</b>	<b>(77,704)</b>
<b>CASH OUTFLOW FROM INVESTING ACTIVITIES</b>			
Bank interest		7,553	5,735
Purchase of fixed assets		-	(5,995)
<b>NET CASH OUTFLOW FROM INVESTING ACTIVITIES</b>		<b>7,553</b>	<b>(260)</b>
<b>NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS</b>		<b>53,209</b>	<b>(77,964)</b>
<b>CASH AND CASH EQUIVALENTS AT THE START OF PERIOD</b>		<b>387,926</b>	<b>465,890</b>
<b>CASH AND CASH EQUIVALENTS AT THE END OF PERIOD</b>		<b>441,135</b>	<b>387,926</b>
<b>CASH AND CASH EQUIVALENTS CONSISTS OF:</b>			
Cash at bank and in hand		<b>441,135</b>	<b>387,926</b>

## NOTES TO THE FINANCIAL STATEMENTS

### 1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are follows:

#### a. Basis of Preparing Financial Statements

The charity constitutes a public benefit entity as defined by FRS 102. 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 issued in October 2019 (SORP FRS102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice that is SORP FRS102.

Care Network (Blackburn with Darwen) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

#### b. Preparation of the accounts on a going concern basis

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The trustees have made no key judgments which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next reporting period.

#### c. Income recognition

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.

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.

Income received in advance of a provision of a specified service is deferred until the criteria for income recognition are met.

#### d. Interest receivable

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.

**e. Fund accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

**f. Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Expenditure on charitable activities includes the costs undertaken to further the purposes of the charity and their associated support costs.

**g. Tangible fixed assets**

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Office equipment	33%	on a straight-line basis
Fixtures, fittings and equipment	20%	on a straight-line basis

**h. Debtors**

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

**i. 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 of three months or less from the date of acquisition or opening of the deposit or similar account.

**j. Creditors and provisions**

Creditors 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 and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**k. 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 with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**l. Pensions**

Employees of the charity are entitled to join a defined contribution ‘money purchase’ scheme. The charity’s contribution is restricted to the contributions disclosed in note 8. There were no outstanding contributions at the year end.

**m. Corporation tax**

The charity is exempt from tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

**2. DONATIONS AND LEGACIES**

	Unrestricted 2025 £	Restricted 2025 £	TOTAL 2025 £	Unrestricted 2024 £	Restricted 2024 £	TOTAL 2024 £
Donations	3,634	-	3,634	6,334	-	6,334
Grants: Eric Wright	12,000	-	12,000	10,000	-	10,000
	<b>15,634</b>	<b>-</b>	<b>15,634</b>	<b>16,334</b>	<b>-</b>	<b>16,334</b>

**3. CHARITABLE ACTIVITIES**

	Unrestricted 2025 £	Restricted 2025 £	TOTAL 2025 £
<b>Contracts and Service Level Agreements</b>			
DFG Pilot Project	51,663	-	51,663
Helping People to Stay Happy, Healthy & Well	246,852	-	246,852
Healthy Homes Project	85,785	-	85,785
Holiday Activity Fund	17,500	-	17,500
Home MOT Booklet	-	5,500	5,500
Hospital Discharge Project	-	50,000	50,000
<b>Grants</b>			
<i>Blackburn with Darwen Borough Council</i>			
DFG Pilot Project	-	166,817	166,817
Heating Support Fund	-	10,000	10,000
Household Support Fund	-	34,406	34,406
LD Partnership	15,000	-	15,000
<i>Charities Trust - H&amp;H@H Cadent Foundation</i>		82,618	82,618
<i>NEA Warm &amp; Safe Fund and Gas Safe Charity</i>		3,900	3,900
<i>AgeUK Blackburn with Darwen (Falls Project)</i>		25,460	25,460
	<b>416,800</b>	<b>378,701</b>	<b>795,501</b>

### 3. CHARITABLE ACTIVITIES (Continued)

<i>Previous reporting period</i>	Unrestricted 2024 £	Restricted 2024 £	TOTAL 2024 £
<b>Contracts and Service Level Agreements</b>			
Community Champions Project	-	-	-
Helping People to Stay Happy, Healthy & Well	248,561	-	248,561
Healthy Homes Project	83,785	-	83,785
Healthy Homes Child Safety Equipment	-	13,000	13,000
Household Support Fund	-	24,856	24,856
<b>Grants</b>			
<i>Blackburn with Darwen Borough Council</i>			
DFG Pilot Project	85,545	133,183	218,728
Holiday Activity Fund	14,583	-	14,583
LD Partnership	15,167	-	15,167
<i>Charities Trust - H&amp;H@H Cadent Foundation</i>		50,000	50,000
<i>Foundations Independent Living Trust</i>			-
NEA Warm & Safe Fund and Gas Safe Charity	-	2,200	2,200
	<b>447,641</b>	<b>223,239</b>	<b>670,880</b>

### 4. INCOME FROM INVESTMENTS

	Unrestricted 2025 £	Restricted 2025 £	TOTAL 2025 £	Unrestricted 2024 £	Restricted 2024 £	TOTAL 2024 £
Bank interest receivable	7,553	-	7,553	5,735	-	5,735
	<b>7,553</b>	<b>-</b>	<b>7,553</b>	<b>5,735</b>	<b>-</b>	<b>5,735</b>



## 5. CHARITABLE ACTIVITIES

	Unrestricted	Restricted	Total 2025
	£	£	£
Staff costs	290,211	113,232	403,443
Bank charges	289	-	289
Premises costs	47,189	2,924	50,113
Insurance	3,780	-	3,780
Admin costs	37,679	9,192	46,871
Project costs	840	196,570	197,410
Depreciation	2,375	-	2,375
Legal and professional costs	27,746	3,500	31,246
Management fees	(13,490)	13,490	-
Irrecoverable VAT	20,169	-	20,169
	416,788	338,908	755,696
Governance costs	21,331	-	21,331
<b>TOTAL EXPENDITURE</b>	<b>438,119</b>	<b>338,908</b>	<b>777,027</b>

### *Previous reporting period*

	Unrestricted	Restricted	Total 2024
	£	£	£
Staff costs	333,143	41,786	374,929
Bank charges	120	-	120
Premises costs	50,617	2,710	53,327
Insurance	3,453	-	3,453
Admin costs	42,040	3,257	45,297
Project costs	9,504	165,478	174,982
Depreciation	2,375	-	2,375
Legal and professional costs	32,641	-	32,641
Management fees	(9,210)	9,210	-
	464,683	222,441	687,124
Governance costs	17,333	-	17,333
<b>TOTAL EXPENDITURE</b>	<b>482,016</b>	<b>222,441</b>	<b>704,457</b>

All activities undertaken are for the promotion and support of independent living

## 6. ANALYSIS OF GOVERNANCE AND SUPPORT COSTS

	Basis of apportionment	Governance £	Total 2025 £
Accountancy services: Day to Day	Governance	18,756	18,756
Accountancy services: Independent Examination	Governance	2,575	2,575
Legal and professional	Governance	-	-
		<u>21,331</u>	<u>21,331</u>

### *Previous reporting period*

	Basis of apportionment	Governance £	Total 2024 £
Accountancy services: Day to Day	Governance	14,055	14,055
Accountancy services: Independent Examination	Governance	3,241	3,241
Legal and professional	Governance	37	37
		<u>17,333</u>	<u>17,333</u>

## 7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging

	2025 £	2024 £
Depreciation	2,374	2,374
Independent examiners fee	<u>2,575</u>	<u>2,500</u>

## 8. STAFF COSTS AND KEY MANAGEMENT PERSONNEL

	2025 £	2024 £
Wages and salaries	<b>342,594</b>	311,570
Social security costs	<b>23,558</b>	23,872
Employer's pension costs	<b>32,838</b>	34,123
Staff training and other staff costs	<b>4,453</b>	4,998
	<b><u>403,443</u></b>	<b><u>374,563</u></b>

No employee received total employee benefits (excluding employer pension costs) of more than £60,000.

The average number of staff employed during the period was 15 (2024: 15)

The key management personnel of the charity comprise the Trustees and the Chief Executive. The total employee benefits of the key management personnel of the charity were £60,597 (2024: £48,345).

Contributions to the pension schemes for the year amount to £32,838 (2024: £34,123).

The charity operates defined contribution pension schemes. The pension scheme costs for the year represent contributions due by the charity to the schemes.

## 9. TANGIBLE FIXED ASSETS

	Office Equipment £	Fixtures & Fittings £	Total £
Cost :			
At 1 April 2024	13,745	4,802	18,547
Additions	-	-	-
Disposals	-	-	-
At 31 March 2025	<u>13,745</u>	<u>4,802</u>	<u>18,547</u>
Depreciation :			
At 1 April 2024	9,748	4,048	13,796
Charge for the year	1,998	376	2,374
Disposals	-	-	-
At 31 March 2025	<u>11,746</u>	<u>4,424</u>	<u>16,170</u>
<b>NBV at 31 March 2025</b>	<b><u>1,999</u></b>	<b><u>378</u></b>	<b><u>2,377</u></b>
NBV at 31 March 2024	<u>3,997</u>	<u>754</u>	<u>4,751</u>

Net book value at 31 March 2025 represents fixed assets used for charitable purposes.

## 10. DEBTORS

	2025 £	2024 £
Trade debtors	-	50,664
Prepayments & accrued income	<b>79,358</b>	18,847
Other debtors	-	-
	<u><b>79,358</b></u>	<u>69,511</u>

## 11. CASH AT BANK AND IN HAND

	2025 £	2024 £
Cash at bank and in hand	<b>441,135</b>	387,926
	<u><b>441,135</b></u>	<u>387,926</u>

**12. CREDITORS : Amounts falling due within one year**

	2025 £	2024 £
Trade creditors	4,467	10,323
Social security and other taxes	8,600	8,977
Other creditors	31,811	18,739
Accruals	31,039	3,501
	<u>75,917</u>	<u>41,540</u>

**13. CASH INFLOW FROM OPERATING ACTIVITIES**

	2025 £	2024 £
Net income for the year	26,305	(11,508)
<b>Adjustments for:</b>		
Depreciation and impairment of tangible fixed assets	2,374	2,374
Bank interest	(7,553)	(5,735)
Decrease in debtors	(9,847)	1,886
(Decrease) in creditors	34,377	(64,721)
	<u>45,656</u>	<u>(77,704)</u>

#### 14. MOVEMENT IN FUNDS

	Balance at 1 Apr 2024 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 Mar 2025 £
<b>Restricted Funds</b>					
AgeUK Blackburn with Darwen - Darwen Fall Project	-	25,460	(25,338)	-	122
Blackburn with Darwen Borough Council:					
Healthy Homes Child Safety Equipment	14,661	-	(6,488)	-	8,173
Home MOT Booklet	-	5,500	(3,500)	-	2,000
Hospital Discharge Project	-	50,000	(13,006)	-	36,994
LD Funding	3,644	-	(2,996)	(648)	-
Heating Support Fund	-	10,000	(7,911)	-	2,089
Household Support Fund	65,994	34,406	(88,239)	(5,000)	7,161
DFG Project	36,335	166,817	(122,901)	-	80,251
Cadent Foundation - Happy&Healthy@Home Project	9,866	82,618	(64,796)	-	27,688
Foundations Independent Living Trust					
NEA Warm & Safe Fund and Gas Safe Charity	304	3,900	(3,733)	-	471
<b>Total Restricted Funds</b>	<b>130,804</b>	<b>378,701</b>	<b>(338,908)</b>	<b>(5,648)</b>	<b>164,949</b>
<b>Unrestricted Funds</b>					
General	289,845	439,987	(453,476)	(44,352)	232,004
Designated	-	-	-	50,000	50,000
<b>Total Unrestricted Funds</b>	<b>289,845</b>	<b>439,987</b>	<b>(453,476)</b>	<b>5,648</b>	<b>282,004</b>
<b>Total Funds</b>	<b>420,649</b>	<b>818,688</b>	<b>(792,384)</b>	<b>-</b>	<b>446,953</b>

#### ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Tangible fixed assets	2,377	-	2,377
Net current assets/(liabilities)	279,627	164,949	444,576
	282,004	164,949	446,953

#### 14. MOVEMENT IN FUNDS (Continued)

##### *Previous reporting period*

	Balance at 1 Apr 2023 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 Mar 2024 £
<b>Restricted Funds</b>					
Blackburn with Darwen Borough Council:					-
Healthy Homes Child Safety Equipment	4,171	13,000	(2,510)	-	14,661
LD Funding	6,354	-	(2,710)	-	3,644
Household Support Fund	118,679	24,856	(77,541)	-	65,994
DFG Project	-	133,183	(96,848)	-	36,335
Cadent Foundation - Happy&Healthy@Home Project	-	50,000	(40,134)	-	9,866
Foundations Independent Living Trust					
NEA Warm & Safe Fund and Gas Safe Charity	802	2,200	(2,698)	-	304
<b>Total Restricted Funds</b>	<b>130,006</b>	<b>223,239</b>	<b>(222,441)</b>	<b>-</b>	<b>130,804</b>
 Unrestricted Funds	 302,150	 469,711	 (482,016)	 -	 289,845
<b>Total Funds</b>	<b>432,156</b>	<b>692,950</b>	<b>(704,457)</b>	<b>-</b>	<b>420,649</b>

##### **ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds £</b>
Tangible fixed assets	4,751	-	4,751
Net current assets/(liabilities)	268,278	130,804	399,082
	<b>273,029</b>	<b>-</b>	<b>403,833</b>



## 14. MOVEMENT IN FUNDS (Continued)

### *Description of restricted funds*

Darwen Falls Project	This project is to keep older people out of hospital and reduce the frequent use of urgent and emergency care (UEC) services during the winter period by providing targeted interventions and support to older people (aged 65 +) in Darwen at risk of injury due to falls.
Healthy Homes Child Safety Equipment	This project provides child safety gates, advice and essential safety equipment to vulnerable families in Blackburn with Darwen.
Home MOT Booklet	This is for the design and printing of some Home Maintenance booklets and the production of some bitesize video clips (highlighting these top tips) for social media.
Hospital Discharge	The council's Independent Living Service or Hospital discharge team identify eligible residents for hospital discharge and provide Care Network the details of the work required. The Healthy Homes Team obtain quotes and arrange for the work to be completed using our Safe Trader Scheme.
LD Funding	This funding is for the facilitation of the Learning Disability and Autism Partnership boards
Household Support Fund	This project provides support in the delivery of the (BwD) Household Support Fund offer to local residents including energy efficiency advice and boiler servicing and assistance with accessing fuel vouchers.
DFG Project	Working closely with the council's Independent Living Service, this project provides discretionary funding to assist local residents to maintain Healthy, Dry and Safe Homes and to support people who need help to re-house.
Cadent Foundation - Happy&Healthy@Home Project	This project assists low-income households in Blackburn with Darwen with financial support to keep their homes warm, safe and dry. In addition to energy advice and signposting to relevant services an annual discretionary pot is used to support households with servicing, repairs and replacement to their home heating appliances (gas and electric) and repairs to make homes more energy efficient, wind and weather tight.
NEA Warm & Safe Fund and Gas Safe Charity	This project provides gas safety equipment and services for elderly and vulnerable adults who cannot afford to purchase the services themselves. Household Support Fund – This project provides support in the delivery of the (BwD) Household Support Fund offer to local residents including energy efficiency advice and boiler servicing and assistance with accessing fuel vouchers.
Designated Funds	The Trustees have determined that £50,000 should be designated for IT upgrades and cyber safety, possible future moving costs and costs associated with measuring our Social Value.

## 15. OPERATING LEASE COMMITMENTS

The charity has entered into an operating lease agreement with GRENKE Leasing Limited for the hire of a 3CX telephone system. The lease commenced upon delivery of the equipment and is for a primary fixed period of 63 months, with rental payments of £95.15 plus VAT payable monthly in advance.

At the end of the primary period, the lease continues on a rolling basis unless terminated by either party with three months' notice.

The future minimum lease payments under non-cancellable operating leases are as follows:

	2025	2024
	£	£
<b>Telephony system</b>		
Within one year	1,142	1,142
Between two and five years	3,425	3,425
More than five years	285	1,427
	<u>4,853</u>	<u>5,994</u>

## 16. TRUSTEES' REMUNERATION AND EXPENSES, AND RELATED PARTY TRANSACTIONS

Neither the Trustees nor any persons connected with them received any remuneration or reimbursed expenses during the year (2024: Nil).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

During the reporting period, the charity received funding amounting to £25,460 from AgeUK Blackburn with Darwen in support of the Darwen Falls project. Vicky Shepherd, a trustee of the charity, also serves as the Chief Executive of AgeUK Blackburn with Darwen.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity, including guarantees, during the year (2024: nil).

The trustees have indemnity cover.











# CN TAR and Accounts for the financial year ended 31 March 2025 final use me

Final Audit Report

2025-09-01

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