



# ANNUAL **ACCOUNTS** 2025

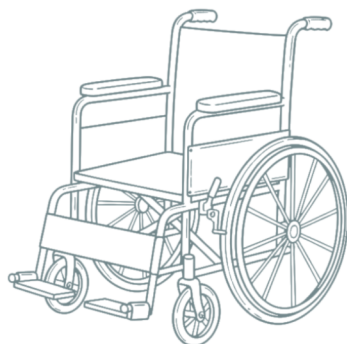
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*Getting old is like climbing a mountain; you get a little out of breath, but the view is much better!"*



*- Ingrid Bergman*



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“We are always the same age inside”  
*Gertrude Stein*

# MISSION

**To make aging kinder, through food, friendship, and the comfort of community.**

# VISION

**A community where growing older never means growing colder. We envision communities where every older adult and carer feels warm inside and out, with warm spaces to come to, people to connect with, and the support that helps them stay well and hopeful.**

## ABOUT TWILIGHT KINDNESS

Every day, we meet people navigating ageing without the support, connection, or dignity they deserve. We know the challenges – because we see them first-hand:

Carers “functioning on overdraft,” emotionally and financially

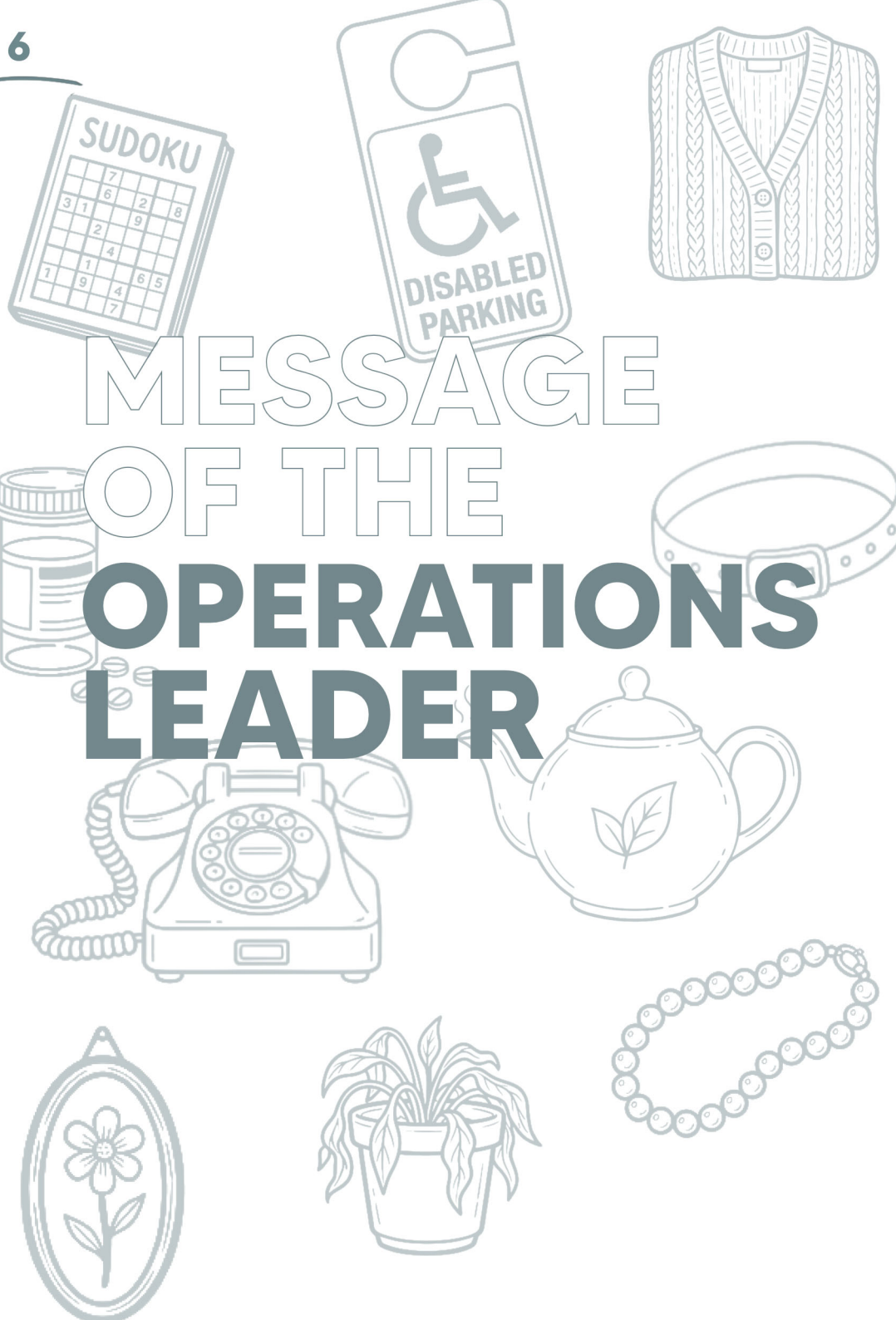
Older people cut off from social life, healthy food, or clear advice

Rising confusion over how to access help for fuel, benefits, or mobility needs

A growing number of people facing dementia, alone

But we also know what helps, because our community tells us.

Twilight Kindness supports elderly individuals in the twilight season of their lives. Our focus is on creating a caring environment that goes beyond befriending. Our ‘Loaves of Love’ brunch club is our flagship project. It serves as a lively social hub where participants find joy in shared laughter and companionship. The lunch club is a corridor to others, such as knitting clubs and gardening sessions, which offer opportunities for engagement that promote mental and emotional well-being. In addition, we go beyond social interaction by providing repair and care home services to ensure the safety, comfort, and well-being of our elderly community members in their living spaces. Twilight-Kindness aims to transform the twilight season of the cycle of life into a period of warmth, joy, and meaningful connections for our cherished elderly community and carers.



# MESSAGE OF THE OPERATIONS LEADER

**As the cold air curls in on London's streets, our work takes on new meaning.**

For many older adults and carers, the deepening chill makes a warm meal and a heated space more than comforts – they are essentials, and quiet reminders that someone still sees and cares. The cold also marks another year of meaningful activity at Twilight Kindness, one I report on with both pride and mixed feelings: pride in what we've achieved together, and unease at the growing pressures facing those we serve.

Across the country, the challenges continue to mount, food prices creeping up, access to the Carer's Element tightening, PIP reviews growing stricter, and energy support becoming ever more confusing. Even claiming Attendance Allowance, designed specifically for older people – has turned into an obstacle course of long forms, long waits, and longer phone queues. For many, it's simply overwhelming.

At Twilight Kindness, our mission remains constant: to make ageing kinder, through food, friendship, and the comfort of community.

This year, we've focused on deepening what works. Our Loaves of Love project has continued to be a true anchor, serving nourishing meals, offering warm company, and providing culturally sensitive care. We've shared over 1,200 meals, delivered hundreds of comfort packs, and hosted intergenerational gatherings that brought laughter, memory, and meaning back into shared spaces.

Thanks to the generous support of the Garfield Weston Foundation, Hackney Giving, and the National Lottery Community Fund, we've also launched our Council Steering Committee, made up of older adults and carers with lived experience.

To every funder, volunteer, and friend of Twilight Kindness – thank you. You've helped us turn meals into connection, and anxiety into action.

As the systems around us shift, we'll stay steady in what matters most – people. And we'll keep showing up, until ageing is something no one has to face with fear.

*Sara Love*

Operations Leader

Twilight Kindness



# SURVEY FINDINGS

Nationally, Age UK reports that 1 in 6 people over 65 (around 2.3 million) never use the internet – and nearly half of them are aged 75 or older.

Among the older people we support, the barriers are even starker: 62% of our users have never gone online. Many tell us they struggle with unfamiliar devices, fear of scams, or simply don't know where to start. This makes it hard to stay in touch with family – especially those who live overseas or outside London – and harder still to access help independently.



## LONELINESS

94% of our users say they feel lonely more than three days a week.

Not occasionally. Not now and then. Regularly. Deeply. It starts in the morning and carries through the day – especially for those who live alone, have limited mobility, or are grieving.



## FOOD INSECURITY

More than half of the seniors we surveyed told us they go hungry more than once a week.

These are not people who ask for handouts – many “make do” quietly, often skipping meals without telling anyone. They don't want to be a burden. A simple hot meal in a warm room can make all the difference.

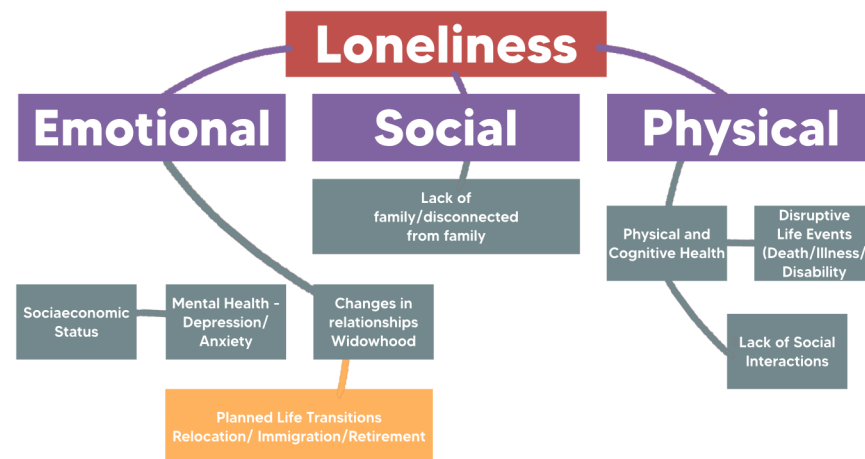
# MEASURING OUTCOMES

We utilize the Social Well-Being Scale (SWEMBS) throughout our projects to assess the overall emotional, social, and psychological well-being of our users.

This tool provides a structured way to track changes in well-being over time, helping us identify where our services are making the greatest impact. In addition to SWBS, we follow case studies; conduct user satisfaction surveys tailored with different formats—such as large print, audio, and translated versions—to ensure accessibility for all.

We also host focus group meetings where users share their experiences and express ongoing needs in greater detail. These combined methods allow us to not only understand the current impact we're having but also to continuously tweak and shape our services so that they respond even better to the needs of the people we serve.

In the diagram below, we share the results of user survey 'Focused on Loneliness and Barriers to Social Inclusion for Seniors'.



## LOAVES OF LOVE



Loaves of Love is a weekly gathering that offers seniors and carers much more than just a meal; it's for friendship, fun, and community. Each session features a thoughtfully crafted menu designed to meet diverse dietary needs, including banana bread, fruit yogurt, vegetable omelettes, and hearty soup.

Beyond the weekly events, we host monthly intergenerational sessions that enrich the experience further. These gatherings bring together individuals of all ages, strengthening community bonds and fostering mutual understanding.

Loaves of Love is dedicated to providing both companionship and support. Each event is an opportunity for connection, evoking warm memories and feelings of comfort. Our meals are made with healthy fats and minimal added salt, tailored to meet both medical and nutritional needs. Additionally, we offer take-home and delivery goody bags, complete with handwritten notes to add a personal touch.

## CAREGIVERS' CAFE



Caregivers' Café connects unpaid carers supporting elderly and frail family members or neighbors. Many carers have reported feeling they are "functioning on overdraft" due to the cost of living crisis. Our meetings offer a vital space for these carers to find support and community. Over the past year, we held 13 Caregivers' Café meetings and delivered 64 sessions, emphasizing more than just social activities. Our goal is to foster a supported and connected community for seniors and their carers.

In addition to our monthly meetings, we provide Oyster card credits for public transportation and distribute goody bags filled with food and personal care items. These efforts aim to address daily challenges and reinforce a sense of connection and care within our community.

## SOCIAL ACTION PROJECTS



This year, we also piloted a social action volunteering program for seniors, which has already shown impressive early results. Through our social action projects, we've seen older and younger people build meaningful connections, breaking down barriers and creating communities where everyone is heard, valued, and supported. So far, we have facilitated over 110 hours of volunteering and social action by seniors, further demonstrating their vital role in strengthening our communities. We still have many ambitious plans for the next year to expand the social action opportunities for elderly.

*"When my mum comes home from Loaves of Love, she has a sparkle, and so do I. It's an honour to care for her, but the break rejuvenates me."*

## ON YOUR OWN; BUT NOT ALONE



On your Own; But Not Alone Strives to offset the loneliness; isolation and financial challenges and build community among widowed women. This initiative was established by a group of women who have themselves experienced the loss of a spouse. Their first-hand understanding of the unique challenges faced by widowed women adds depth and empathy to this project. Our program offers monthly social brunches, events, and food distributions specifically aimed at supporting financially vulnerable widows.

Our project aims to foster ongoing connectivity and establish meaningful relationships among a diverse group of women who may have previously never crossed paths. This is achieved by leveraging the common experience of loss, which serves as a unifying factor. Peer support plays a crucial role in mitigating the profound loneliness and depression experienced by widows who lack support. Managing mental health challenges while being isolated is undoubtedly a serious matter. The concept of "On your own; but not alone" ensures that all widows are acknowledged, integrated into a community, and surrounded by individuals who can empathize and comprehend their experiences. Moreover, this approach facilitates access to additional resources such as food packages and guidance for community welfare services.

# LOOKING AHEAD



“Since taking part in the intergenerational storytelling sessions at Twilight, my students’ respect for each other and for staff has noticeably improved.”

## Looking Ahead, We Will:

1

### EXPAND LOAVES OF LOVE

Continue growing our flagship project to offer more regular meals, intergenerational events, and volunteer opportunities.

2

### OFFER FREE DEMENTIA TRAINING

Upskill volunteers and staff with accredited, trauma-aware dementia care training to better support users and carers.

3

### STREAMLINE OUR SUPPORT SYSTEMS

Introduce small but powerful tech changes to save time, reduce paperwork, and help us respond faster and more personally.

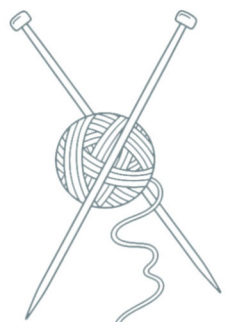
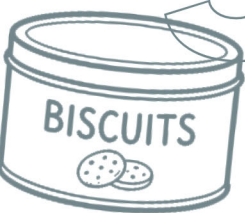
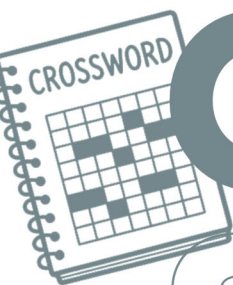
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### BUILD STRONGER CROSS-GENERATIONAL LINKS

Design more shared spaces and projects that connect older adults with younger people – to cook, learn, relax, and volunteer side by side.

“Eggs have gotten so dear, I hardly even buy them now. At Loaves of Love, it’s such a treat when they’re served. When I was young, growing up on a farm, eggs were just part of life.”





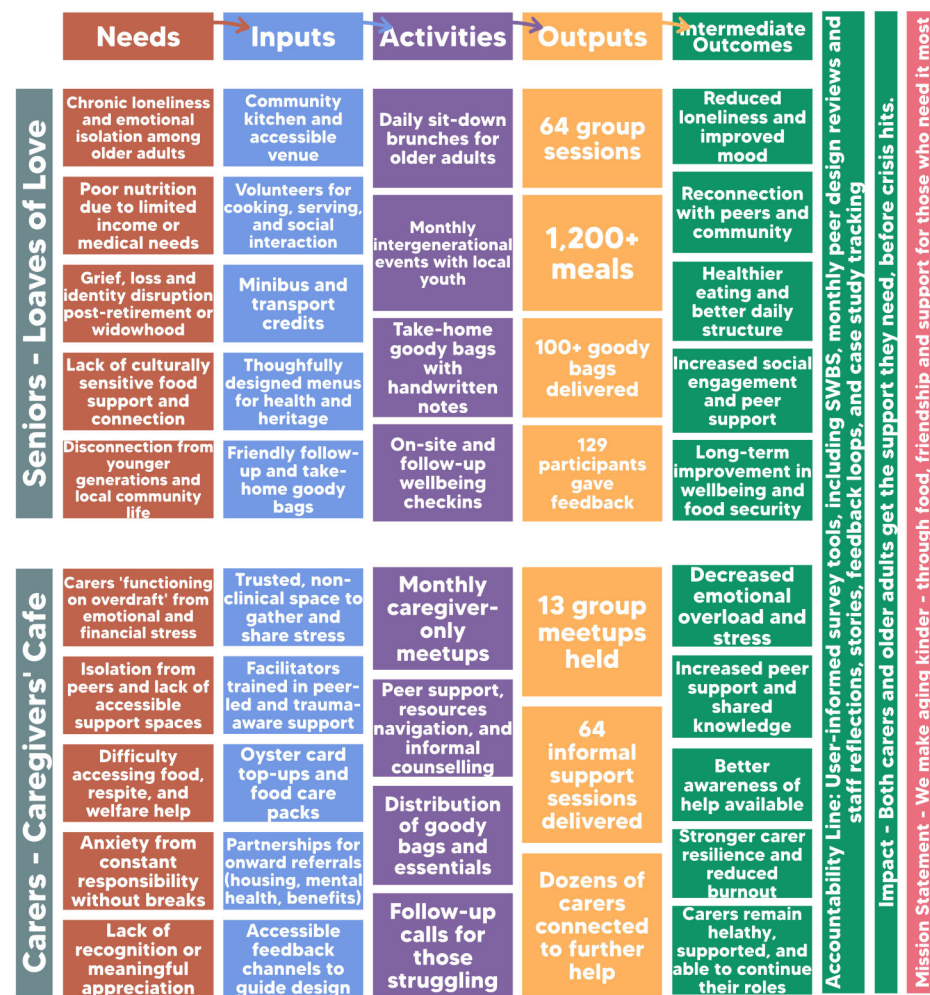
# CASE STUDY

Mrs Roen Lindner was one of the finest piano teachers of her time. In the 1960s and 70s, her reputation stretched far beyond her studio, schools, concerts, and music academies often invited her to teach or perform. Even after retirement, she continued giving private lessons, always teaching that music was not just about technique, but about culture, emotion, and heart.

In recent years, arthritis has made playing painful, and since losing her long-term partner and supporter, her mood and confidence have declined. She began attending our sessions quietly, present but reserved, taking time to adjust at her own pace. Everything changed when a group of young volunteers visited to share their music. Their playing was imperfect and hesitant, but it lit something inside her. Smiling, she joked, "My students would never have got away with this!" Yet she was visibly moved.

The next time the group came, Mrs Lindner surprised everyone by offering to teach them. She explained techniques with her characteristic precision, how to shape a phrase, feel the rhythm, and listen to one another, turning a casual visit into an impromptu masterclass. The young volunteers were captivated, not just by her knowledge but by the way she made music feel alive.

# THEORY OF CHANGE



“Nearly one-third of people aged 75+ in the UK never go online.”

# REPORT OF THE TRUSTEES FOR THE YEAR ENDED MARCH 2025

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

## OBJECTIVES AND ACTIVITIES

### Objectives and aims

The charity's objects are the relief of poverty, sickness and infirmity amongst members of the Jewish faith and for such other purposes as are recognised by English Law as charitable and in furtherance of the objects below:

- a) Encourage Intergenerational connection.
- b) Tackle food and fuel poverty among seniors.
- c) Enrich quality of life for seniors and those with progressive illness such as Parkinson's and Dementia.
- d) Give minibreaks to carers and support them to maintain their own wellbeing.

### Significant activities

The financial results of the Company's activities for the period ended 31 March 2025 are fully reflected in the attached financial statements together with the notes thereon.

The trustees are satisfied with the results and activities of the company for the year and do not anticipate any significant changes in the forthcoming year.

### Public benefit

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives and in planning the charity's future activities. The aims of the charity for the public benefit are detailed in the Objectives and Activities section of the report.

## ACHIEVEMENTS AND PERFORMANCE

### Charitable activities

During the year under review the charity received generous donations amounting to £483,539 (2024: £420,983) and spent £537,803 (2024:£522,430) on charitable activities.

## FINANCIAL REVIEW

### Reserves policy

It is the policy of the charity to maintain unrestricted funds, which are the free reserves of the charity, at a level which the trustees think appropriate after considering the future commitments of the charity and the likely administrative costs of the charity for the next year.

### FUTURE PLANS

The charity intends to carry on its policy of making grants in pursuant of its objects, and continue its activities, as outlined above, for the foreseeable future.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### Governing document

The charity is controlled by its governing document, a trust deed and constitutes an unincorporated charity.

### Recruitment and appointment of new trustees

It is not currently the intention of the trustees of the charity to appoint new trustees. Should this situation change in the future, the trustees will apply suitable recruitment and training procedures.

### Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

## REFERENCE AND ADMINISTRATIVE DETAILS

### Registered Charity number

1123747

### Principal address

52 East Bank  
London  
N16 5PZ

### Trustees

Mrs S Stern  
Mrs G Grinvald  
Mrs R Herman

### Independent Examiner

Venitt and Greaves  
Chartered Accountants  
115 Craven Park Road  
South Tottenham  
London  
N15 6BL

Approved by order of the board of trustees on 5 November 2025 and signed on its behalf by:



G Grinvald - Trustee

# INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TWILIGHT KINDNESS

## Independent examiner's report to the trustees of Twilight Kindness

I report to the charity trustees on my examination of the accounts of Twilight Kindness (the Trust) for the year ended 31 March 2025.

### Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

### Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material 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 respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

M A Venitt, A.C.A

Venitt and Greaves  
Chartered Accountants  
115 Craven Park Road  
South Tottenham  
London  
N15 6BL

5 November 2025

# STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

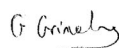
|                                    | Notes | Unrestricted fund<br>£ | Restricted fund<br>£ | 31.3.25<br>Total funds<br>£ | 31.3.24<br>Total funds<br>£ |
|------------------------------------|-------|------------------------|----------------------|-----------------------------|-----------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |       |                        |                      |                             |                             |
| Donations and legacies             | 2     | 483,539                | -                    | 483,539                     | 420,983                     |
| <b>Charitable activities</b>       | 4     | -                      | 69,050               | 69,050                      | 99,420                      |
| Charitable activities              |       | -                      | 69,050               | 69,050                      | 99,420                      |
| Investment income                  | 3     | 2                      | -                    | 2                           | 9                           |
| <b>Total</b>                       |       | <u>483,541</u>         | <u>69,050</u>        | <u>552,591</u>              | <u>520,412</u>              |
| <b>EXPENDITURE ON</b>              |       |                        |                      |                             |                             |
| <b>Charitable activities</b>       | 5     | 477,472                | 60,331               | 537,803                     | 522,430                     |
| Charitable activities              |       | 477,472                | 60,331               | 537,803                     | 522,430                     |
| Other                              |       | <u>1,440</u>           | <u>-</u>             | <u>1,440</u>                | <u>1,966</u>                |
| <b>Total</b>                       |       | <u>478,912</u>         | <u>60,331</u>        | <u>539,243</u>              | <u>524,396</u>              |
| <b>NET INCOME/(EXPENDITURE)</b>    |       | 4,629                  | 8,719                | 13,348                      | (3,984)                     |
| <b>RECONCILIATION OF FUNDS</b>     |       |                        |                      |                             |                             |
| Total funds brought forward        |       | 26,169                 | -                    | 26,169                      | 30,153                      |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | <u>30,798</u>          | <u>8,719</u>         | <u>39,517</u>               | <u>26,169</u>               |

The notes form part of these financial statements

## BALANCE SHEET 31 MARCH 2025

|  | Notes | Unrestricted<br>fund<br>£ | Restricted<br>fund<br>£ | 31.3.25<br>Total<br>funds<br>£ | 31.3.24<br>Total<br>funds<br>£ |
|--|-------|---------------------------|-------------------------|--------------------------------|--------------------------------|
| <b>CURRENT ASSETS</b>                            |       |                           |                         |                                |                                |
| Cash at bank                                     |       | 32,238                    | 8,719                   | 40,957                         | 27,129                         |
| <b>CREDITORS</b>                                 |       |                           |                         |                                |                                |
| Amounts falling due within one year              | 10    | (1,440)                   | -                       | (1,440)                        | (960)                          |
| <b>NET CURRENT ASSETS</b>                        |       | <u>30,798</u>             | <u>8,719</u>            | <u>39,517</u>                  | <u>26,169</u>                  |
| <b>TOTAL ASSETS LESS CURRENT<br/>LIABILITIES</b> |       | 30,798                    | 8,719                   | 39,517                         | 26,169                         |
| <b>NET ASSETS</b>                                |       | <u>30,798</u>             | <u>8,719</u>            | <u>39,517</u>                  | <u>26,169</u>                  |
| <b>FUNDS</b>                                     | 11    |                           |                         |                                |                                |
| Unrestricted funds                               |       |                           |                         | 30,798                         | 26,169                         |
| Restricted funds                                 |       |                           |                         | 8,719                          | -                              |
| <b>TOTAL FUNDS</b>                               |       |                           |                         | <u>39,517</u>                  | <u>26,169</u>                  |

The financial statements were approved by the Board of Trustees and authorised for issue on 5 November 2025 and were signed on its behalf by:



G Grinvald - Trustee

The notes form part of these financial statements

## CASHFLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

|   | Notes | 31.3.25<br>£  | 31.3.24<br>£   |
|---|-------|---------------|----------------|
| <b>Cash flows from operating activities</b>                                   |       |               |                |
| Cash generated from operations  | 1     | 13,826        | (3,033)        |
| Net cash provided by/(used in) operating activities                           |       | <u>13,826</u> | <u>(3,033)</u> |
| <b>Cash flows from investing activities</b>                                   |       |               |                |
| Interest received   |       | 2             | 9              |
| Netcash provided by investing activities                                      |       | <u>2</u>      | <u>9</u>       |
| <b>Change in cash and cash equivalents in<br/>the reporting period</b>        |       | 13,828        | (3,024)        |
| <b>Cash and cash equivalents at the<br/>beginning of the reporting period</b> |       | <u>27,129</u> | <u>30,153</u>  |
| <b>Cash and cash equivalents at the end of<br/>the reporting period</b>       |       | <u>40,957</u> | <u>27,129</u>  |

The notes form part of these financial statements

## NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

### 1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

|   | 31.3.25<br>£  | 31.3.24<br>£   |
|---|---------------|----------------|
| <b>Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)</b> | 13,348        | (3,984)        |
| <b>Adjustments for:</b>   |               |                |
| Interest received   | (2)           | (9)            |
| Increase in creditors   | 480           | 960            |
| <b>Net cash provided by/(used in) operations</b>  | <u>13,826</u> | <u>(3,033)</u> |

### 2. ANALYSIS OF CHANGES IN NET FUNDS

|                 | At 1.4.24<br>£ | Cash flow<br>£ | At 31.3.25<br>£ |
|-----------------|----------------|----------------|-----------------|
| <b>Net cash</b> |                |                |                 |
| Cash at bank    | 27,129         | 13,828         | 40,957          |
|                 | <u>27,129</u>  | <u>13,828</u>  | <u>40,957</u>   |
| <b>Total</b>    | <u>27,129</u>  | <u>13,828</u>  | <u>40,957</u>   |

The notes form part of these financial statements

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 1. ACCOUNTING POLICIES

#### Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

#### Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

#### Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

#### Taxation

The charity is exempt from tax on its charitable activities.

#### Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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

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

### 2. DONATIONS AND LEGACIES

|           | 31.3.25<br>£ | 31.3.24<br>£ |
|-----------|--------------|--------------|
| Donations | 483,539      | 420,983      |

### 3. INVESTMENT INCOME

|                          | 31.3.25<br>£ | 31.3.24<br>£ |
|--------------------------|--------------|--------------|
| Deposit account interest | 2            | 9            |

continued...

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 4. INCOME FROM CHARITABLE ACTIVITIES

|        | 31.3.25<br>£ | 31.3.24<br>£ |
|--------|--------------|--------------|
| Grants | 69,050       | 99,420       |

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

|                                       | 31.3.25<br>£ | 31.3.24<br>£ |
|---------------------------------------|--------------|--------------|
| National Lottery Community Fund       | 28,625       | 36,000       |
| Garfield Weston Foundation            | -            | 10,000       |
| Postcode Society Trust                | -            | 22,170       |
| Other grants less than £10,000        | 7,125        | 31,250       |
| Hackney Council for Voluntary Service | 10,000       | -            |
| London Borough of Hackney             | 12,000       | -            |
| The Clothworkers' Foundation          | 11,300       | -            |
|                                       | 69,050       | 99,420       |

### 5. CHARITABLE ACTIVITIES COSTS

|                       | Direct<br>Costs<br>£ | Support<br>costs (see<br>note 7)<br>£ | Totals<br>£ |
|-----------------------|----------------------|---------------------------------------|-------------|
| Charitable activities | 537,678              | 125                                   | 537,803     |

### 6. GRANTS PAYABLE

|                       | 31.3.25<br>£ | 31.3.24<br>£ |
|-----------------------|--------------|--------------|
| Charitable activities | -            | 44,450       |

### 7. SUPPORT COSTS

|                          | Finance<br>£ | Governance<br>costs<br>£ | Totals<br>£ |
|--------------------------|--------------|--------------------------|-------------|
| Other resources expended | -            | 1,440                    | 1,440       |
| Charitable activities    | 125          | -                        | 125         |
|                          | 125          | 1,440                    | 1,565       |

### 8. TRUSTEES' REMUNERATION AND BENEFITS

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

#### Trustees' expenses

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

continued...

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

|                                    | Unrestricted<br>fund<br>£ | Restricted<br>fund<br>£ | Total<br>funds<br>£ |
|------------------------------------|---------------------------|-------------------------|---------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |                           |                         |                     |
| Donations and legacies             | 420,983                   | -                       | 420,983             |
| <b>Charitable activities</b>       |                           |                         |                     |
| Charitable activities              | -                         | 99,420                  | 99,420              |
| Investment income                  | 9                         | -                       | 9                   |
| <b>Total</b>                       | 420,992                   | 99,420                  | 520,412             |
| <b>EXPENDITURE ON</b>              |                           |                         |                     |
| <b>Charitable activities</b>       |                           |                         |                     |
| Charitable activities              | 423,010                   | 99,420                  | 522,430             |
| Other                              | 1,966                     | -                       | 1,966               |
| <b>Total</b>                       | 424,976                   | 99,420                  | 524,396             |
| <b>NET INCOME/(EXPENDITURE)</b>    | (3,984)                   | -                       | (3,984)             |
| <b>RECONCILIATION OF FUNDS</b>     |                           |                         |                     |
| Total funds brought forward        | 30,153                    | -                       | 30,153              |
| <b>TOTAL FUNDS CARRIED FORWARD</b> | 26,169                    | -                       | 26,169              |

### 10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

|                 | 31.3.25<br>£ | 31.3.24<br>£ |
|-----------------|--------------|--------------|
| Other creditors | 1,440        | 960          |

### 11. MOVEMENT IN FUNDS

|                           | At 1.4.24<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31.3.25<br>£ |
|---------------------------|----------------|----------------------------------|--------------------|
| <b>Unrestricted funds</b> |                |                                  |                    |
| General fund              | 26,169         | 4,629                            | 30,798             |
| <b>Restricted funds</b>   |                |                                  |                    |
| Restricted funds          | -              | 8,719                            | 8,719              |
| <b>TOTAL FUNDS</b>        | 26,169         | 13,348                           | 39,517             |

continued...

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 11. MOVEMENT IN FUNDS -continued

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

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 483,541                    | (478,912)                  | 4,629                     |
| <b>Restricted funds</b>   |                            |                            |                           |
| Restricted funds          | 69,050                     | (60,331)                   | 8,719                     |
| <b>TOTAL FUNDS</b>        | <u>552,591</u>             | <u>(539,243)</u>           | <u>13,348</u>             |

#### Comparatives for movement in funds

|                           | At 1.4.23<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31.3.24<br>£ |
|---------------------------|----------------|----------------------------------|--------------------|
| <b>Unrestricted funds</b> |                |                                  |                    |
| General fund              | 30,153         | (3,984)                          | 26,169             |
| <b>TOTAL FUNDS</b>        | <u>30,153</u>  | <u>(3,984)</u>                   | <u>26,169</u>      |

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

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 420,992                    | (424,976)                  | (3,984)                   |
| <b>Restricted funds</b>   |                            |                            |                           |
| Restricted funds          | 99,420                     | (99,420)                   | -                         |
| <b>TOTAL FUNDS</b>        | <u>520,412</u>             | <u>(524,396)</u>           | <u>(3,984)</u>            |

continued...

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 11. MOVEMENT IN FUNDS - continued

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

|                           | At 1.4.23<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31.3.25<br>£ |
|---------------------------|----------------|----------------------------------|--------------------|
| <b>Unrestricted funds</b> |                |                                  |                    |
| General fund              | 30,153         | 645                              | 30,798             |
| <b>Restricted funds</b>   |                |                                  |                    |
| Restricted funds          | -              | 8,719                            | 8,719              |
| <b>TOTAL FUNDS</b>        | <u>30,153</u>  | <u>9,364</u>                     | <u>39,517</u>      |

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

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 904,533                    | (903,888)                  | 645                       |
| <b>Restricted funds</b>   |                            |                            |                           |
| Restricted funds          | 168,470                    | (159,751)                  | 8,719                     |
| <b>TOTAL FUNDS</b>        | <u>1,073,003</u>           | <u>(1,063,639)</u>         | <u>9,364</u>              |

### 12. RELATED PARTY DISCLOSURES

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

## DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

|                                 | 31.3.25<br>£ | 31.3.24<br>£ |
|---------------------------------|--------------|--------------|
| <b>INCOME AND ENDOWMENTS</b>    |              |              |
| <b>Donations and legacies</b>   |              |              |
| Donations                       | 483,539      | 420,983      |
| <b>Investment income</b>        |              |              |
| Deposit account interest        | 2            | 9            |
| <b>Charitable activities</b>    |              |              |
| Grants                          | 69,050       | 99,420       |
| <b>Total incoming resources</b> | 552,591      | 520,412      |
| <b>EXPENDITURE</b>              |              |              |
| <b>Charitable activities</b>    |              |              |
| Cost of living support          | 159,830      | 189,445      |
| Klick and connect hub           | 42,450       | 17,850       |
| Caregivers coffee club          | 27,750       | 7,400        |
| Loaves of love                  | 163,678      | 154,315      |
| Printing and stationery         | -            | 1,200        |
| Website costs                   | 98           | 294          |
| Insurance                       | 3,884        | 698          |
| Repair and care                 | 53,880       | 46,350       |
| Transport                       | 23,650       | 660          |
| Utilities                       | -            | 28           |
| Widows support project          | 33,850       | 59,740       |
| Venue costs                     | 2,000        | -            |
| Staff costs                     | 2,677        | -            |
| Regenerate                      | 4,705        | -            |
| Publicity                       | 5,446        | -            |
| Cleaning                        | 13,780       | -            |
| Grants to individuals           | -            | 44,450       |
|                                 | 537,678      | 522,430      |
| <b>Support costs</b>            |              |              |
| <b>Finance</b>                  |              |              |
| Bank charges                    | 125          | 137          |
| <b>Governance costs</b>         |              |              |
| Accountancy fees                | 1,440        | 960          |
| Legal and professional fees     | -            | 869          |
|                                 | 1,440        | 1,829        |
| <b>Total resources expended</b> | 539,243      | 524,396      |
| <b>Net income/(expenditure)</b> | 13,348       | (3,984)      |

This page does not form part of the statutory financial statements

## TRUSTEES

Shaindel Stern  
Gitel Grinvald  
Rachel Herman

## REGISTERED OFFICE

52 East Bank  
London N16 5PZ

## CHARITY NUMBER

1123747

## INDEPENDENT EXAMINER

Venitt and Greaves  
Chartered Accountants  
115 Craven Park Road  
South Tottenham  
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