

CARERS IN BEDFORDSHIRE

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025**

REGISTERED COMPANY NUMBER: 07140432 (England and Wales)

REGISTERED CHARITY NUMBER: 1135507



**TRUSTEES ANNUAL REPORT AND
AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED
31st MARCH 2025**

CARERS IN BEDFORDSHIRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST MARCH 2025

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Summary

Carers in Bedfordshire has continued to grow and innovate in 2024–25, supporting more carers than ever before. With over 13,490 carers registered and 94,260 interactions, we’ve strengthened our role as a trusted partner for unpaid carers across Bedford Borough and Central Bedfordshire. Our Early Response service remains the vital first point of contact, while expanded digital tools and targeted outreach have improved access and efficiency.

This year, we launched new initiatives including e-learning for professionals, a monthly newsletter reaching 12,000 recipients, and advanced GP engagement that increased carer identification by 70% in pilot surgeries. We also invested in wellbeing services, dementia support, and young carer programmes, ensuring personalised help for those who need it most.

Looking ahead, we face rising demand and significant contract tenders that will shape our future. Our priorities remain clear: invest in digital services, support carers with the greatest needs, amplify carers’ voices, and expand young carer support. Together, with our partners, funders, and volunteers, we are committed to building a system that recognises and values every carer

About us and how we support

Carers in Bedfordshire is a local charity supporting unpaid carers of all ages to feel recognised, respected, and supported. Our mission is to give carers the knowledge, skills, and support they need to remain in their caring role for as long as they choose.

Strategic priorities

Moving Forward for Change (2024–2029) sets three changes we want to make by 2028 and four delivery objectives:

The difference we want to make:

- Every carer is identified at the first opportunity
- Every carer can access the services they need when they need them
- Carers are heard and help shape a system that works better for them and the person they care for

How we will do it:

- Identify carers at the point of need
- Work in partnership to increase capacity
- Deliver effective, high-quality support
- Amplify carers’ voice to influence the system

Our core services

Early Response: Primarily funded by Bedford Borough, Central Bedfordshire and the ICB (Integrated Care Board), The Early Response service is the main “front door” for carers and professionals

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contacting Carers in Bedfordshire. Its aim is to provide rapid, person-centred first contact, ensuring carers are triaged quickly, receive the right information, and are guided to the most appropriate support pathway for their need.

Support Work: Primarily funded by Bedford Borough, Central Bedfordshire and the ICB, Support Work is the core one-to-one, personalised service for carers with more complex or ongoing needs. It is delivered by trained Support Workers who help carers address the areas of their life they are struggling with most, such as physical or mental health, finances, time for themselves, or coping with the demands of caring.

Workshops & Groups: Multiple funders enable CiB to run Regular sessions and peer groups that help carers build practical skills, share experiences, and connect with others in similar situations.

Caring with Confidence: The ICB fund this flexible course designed for carers at the start of their caring journey, giving them the knowledge, skills, and peer support they need to manage their caring role and look after their own wellbeing.

Treatments: The ICB fund subsidised footcare, massage therapies, and haircuts at locations across Bedfordshire. These treatments are delivered by professional practitioners at a reduced cost, making them accessible to more carers

Carer Hubs (Bedford, Marston Moretain, Biggleswade and Dunstable): The ICB primarily fund monthly drop-in sessions at each location offering information, advice, signposting, and a welcoming space for carers to connect and access support.

Bedford Hospital Hub: Bedford Borough Council fund on-site support for carers at Bedford Hospital, providing immediate information, guidance, and help with registration at the point of need.

Memory Navigation Service: Funded by Bedford Borough, Central Bedfordshire and the ICB this service provides specialist dementia navigation and nurse-led consultations, supporting carers of people with memory loss and the individual themselves to plan, cope, and access the right services.

Wellbeing Practitioners: The Henry Smith Charity fund targeted 1:1 wellbeing support for carers, focusing on emotional health, resilience, and practical coping strategies for both adult and young carers.

Reaching Communities Programme: The National Lottery fund outreach programmes and activities to connect with under-represented carers and communities, ensuring equitable access to our wider support offer.

Online Services & Information: A comprehensive digital offer including resources, newsletters, self-help tools, and a “book a call” system for flexible support. This service supported over 36,000 this year.

Benefits Advice: Funded by The House of Industry, Bedfordshire Charitable Trust, and the Wixamtree Charitable Trust, this service provides expert guidance on benefits and entitlements, helping carers maximise their income and navigate complex systems

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Carers Grants: Grants to support Carers maintain their wellbeing. This year we distributed 767 awards totalling £235,778.20. This service is funded through the ICB.

Young Carers: Dedicated support for young carers, including groups, activities, and tailored advice to help them balance caring with education and personal development. This service is funded by multiple funders including Bedford Borough Council.

Our year in numbers

Indicator	2024/25
Carers registered with CiB	13,490
Interactions with carers	94,260
Carers known to their GP	8,836
Carers attending a group, workshop or event	3,461
Hours donated by volunteers	3,885

Key initiatives and activities in line with strategic priorities

1. Identify carers at the point of need

- **Early Response & Triage:** The Early Response Team audits carer journeys and uses streamlined triage to ensure carers are supported quickly. Volunteers proactively contact hard-to-reach or low-engagement carers.
- **Digital Tools:** The “Emma” AI chatbot (Memory Navigation Service) and Carers Wheel CRM integration help identify and track carers’ needs more effectively.
- Growing our digital bank of resources in line with carer feedback and need
- Growth in registered carers (now over 13,000), increased self-registrations via GPs, and improved tracking of carer journeys and outcomes.
- **Community Engagement:** Social media campaigns and targeted communications (monthly bulletins, emails) have increased awareness and engagement, helping more carers self-identify and register.
- Launched e-learning courses for primary care professionals, teachers and employers
- Launched a monthly Professionals’ Newsletter with key insights and information with over 12,000 recipients
- Advanced GP engagement through SMS identification in 4 surgeries seeing a 70% rise in carers identified

2. Work in partnership to increase capacity

- Introduced a partnership screening tool to ensure those we partner with reflect similar values
- Established partnerships with

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- Bedford Hospital Hub with PALS support
- GP surgeries & pharmacies for early recognition
- Memory Navigation links with MAS and Herbert Protocol
- BRCC social prescribing, counselling and local VCSE partners
- Be Positive – helping people into employment
- BEDOC – sourced and provided a nurse for the Memory Navigation Service
- Support for Carers Trust’s virtual carers centre and employment initiatives

3. Deliver effective, high-quality support

- Service Development: Expansion of dementia support groups, new training sessions (malnutrition, digital literacy, falls prevention), and transition to training workshops and celebration events.
- Personalised Support: Plans for a self-service platform, Salesforce integration for targeted communication, and new websites for Memory Navigation Service and Young Carers Bedford Borough.
- Staffing & Training: Occupational Therapist placements, ongoing staff training, and Systems Leadership training for all line managers.

4. Amplify carers’ voice to influence the system

- Advocacy: Ongoing dialogue with local authorities, NHS England, and elected officials to influence policy and improve system responsiveness.
- Showcasing Best Practice: Case studies submitted to the Local Government Association and presentations for Carers Trust on income maximisation and grants.
- Campaigns & Media: High-impact social media campaigns (e.g., “Young Carers Matter”), multiple radio appearances, and contributions to the “No Wrong Doors for Young Carers” initiative.
- Research & Policy Influence: Joint research bids and participation in NHS roundtables to ensure carers’ needs are represented in system design and delivery.
- Launched podcast – Who Cares? We talk to local carers and professionals to increase awareness and share carers experiences
- Facilitated Carers Panel to submit evidence to Parliamentary enquiry on adult social care and ran a *Your carer voice and Parliament* workshop
- Co-produced the 2025 Adult carers survey with the Carer Panel
- Facilitated carer engagement in external opportunities
- Invited Parliamentary candidates to engage with carers in their constituencies

The difference we have made

- 3,514 carers registered for support this year

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- 85% of carers received the information and advice they needed
- 87% know how to get help with their finances
- 80% know how to maintain their own wellbeing to carry on caring
- 91% said they would recommend Carer in Bedfordshire to others

Acknowledgements

We extend our sincere thanks to everyone who has supported Carers in Bedfordshire throughout the year. In particular, we are grateful to the Integrated Care Board (NHS), Central Bedfordshire Council, and Bedford Borough Council for their financial backing and collaborative work to improve carers' experiences. While we remain an independent charity, the scale and impact of our work would not be possible without their partnership.

Our heartfelt appreciation also goes to our incredible volunteers, staff, and trustees. From those on the frontline to those working tirelessly behind the scenes, every contribution matters. Your dedication, compassion, and commitment ensure that carers receive the support they need, when they need it. Together, you make a real difference every day.

Looking ahead

We anticipate continued growth in carer registrations and remain committed to prioritising those with the greatest needs. Our blended model combining monthly Hubs, targeted outreach, and an enhanced digital self-service platform will enable us to respond quickly and focus resources on the most complex cases. This approach is supported by strengthened back-office systems and the invaluable contribution of our volunteers, including our Keep-In-Touch callers who help maintain meaningful connections at scale.

At the same time, we recognise the broader challenges facing the sector including static or declining funding and a growing demand for support. These pressures require us to be both innovative and resilient. As such, we continue to explore new avenues that better prepare us for these tasks, including diversifying income, strengthening partnerships, and investing in scalable solutions that deliver lasting impact.

The coming year will also bring two major contract tenders for carer support and memory navigation services, which will significantly shape our future delivery. Regardless of these developments, our priorities remain clear:

- Invest in digital services to improve accessibility and further enable carers to access information, advice and guidance.
- Target support where it is needed most, ensuring equity for carers with the greatest challenges.
- Empower carers to advocate for change and influence the systems that affect them.
- Expand young carer services in line with need.
- Work with carers to improve respite options, giving them time to rest and recharge.

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These steps will help us manage rising demand while maintaining quality and impact, keeping us firmly on track to achieve our strategic goals.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The Charity is controlled by its governing document, the Articles of Association, and constitutes a limited company, limited by guarantee as defined by the Companies Act 2006. It is registered as a charity with the Charity Commission. The Articles of Association were updated and adopted by the members on 13th March 2024.

Recruitment and appointment of Directors

The Directors of the company, also charity Trustees for the purposes of charity law and under the company's articles, revised as of 13th March 2024, are known collectively as the Board.

Under the requirements of the Articles of Association, the Board consists of not fewer than four and no more than 14 persons. The members of the Board are initially appointed by the Board to fill a vacancy and at the following Annual General Meeting (AGM), appointed directors offer themselves for election. Thereafter at the third annual general meeting after their last election a Trustee Director must retire. They may not serve more than three elected terms.

In order to manage the transition to this new system for resignation and re-election of Trustee Directors, account shall not be taken of any time served by the Trustee director before 25th November 2016 when calculating the timing of the 3-year retirement and re-election.

Phil Taverner has acted as Chair, and Graham Mills and Graham Kemp acted as Treasurer throughout the year. Emma Wilkinson, Graham Mills, Jacqueline Fincham and Mercy Canning retired during the year.

Induction and training of new Directors

All new Directors are required to provide two satisfactory references and are subject to an enhanced DBS check. All new Directors undergo an induction programme to brief them on their obligations and are supplied with an induction pack, which includes written information about:

- The obligations of Directors and a Trustee Code of Conduct
- The Articles of Association
- The most recent Annual Report and Accounts
- Operational performance reports

Directors are encouraged to attend appropriate external training events to support them in their role.

Organisational structure

Carers in Bedfordshire (CiB) is governed by a Board which meets quarterly and is responsible for the strategic direction and policy of the organisation, ensuring that it is solvent, operating in a professional manner and delivering the outcomes for which it has been set up. The Board met on 5 occasions during the year, including at one strategy meeting. At 31st March 2025, the Board comprised of 9 Trustee Directors from a variety of backgrounds relevant to the work of the charity.

The Board has two sub-committees. The Finance Committee consists of not less than 4 Directors appointed by the main Board of Directors with an appropriate mix of financial and business skills. This group has met 4 times during this financial year. The Nominations Committee deals with Board recruitment, training and succession planning.

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The Chief Executive Officer (CEO) is appointed by the Board to implement the agreed strategy and to manage the day-to-day operations of the charity. To facilitate effective operations, the CEO has delegated authority, with terms of delegation approved by the Board, for operational matters including finance, employment and service delivery. A Senior Leadership Team of three, each reporting to the CEO and overseeing the work of a small team, are responsible for day-to-day operational management, supervision and training of the staff team; ensuring they develop their skills and good working practices. The staffing level for the year was an average of 25.76 full time equivalent employees and there were 31 individuals employed on a full or part time basis by Carers in Bedfordshire on 31st March 2025.

Related parties

The charity is a Network Partner of Carers Trust and affiliated to Carers UK. In so far as it is complementary to the charity's objectives, the charity is guided by national and local policy. At the national level it is steered by the government's National Carers' Strategy and relevant National Service Frameworks for a range of illnesses and disabilities. The charity supports the work of Bedford Borough Council, Central Bedfordshire Council, and Bedfordshire Clinical Commissioning Group Carers' Strategies and monitors the outcomes of these strategies using feedback from its membership. The Chief Executive Officer and staff are represented on key local partnerships to deliver the relevant strategies in Bedfordshire.

Membership

Each Member of the Charity undertakes that, if the Charity is wound up while they are a Member, or within one year after they cease to be a Member, they will contribute a sum not exceeding £1 to the assets of the Charity for:

- payment of the debts and liabilities of the Charity contracted before they cease to be a Member; and
- payment of the costs, charges and expenses of winding up

Honorary Life Members are Members but are exempt from subscription charges if set.

All Members must pay the subscriptions (if any) that the Board decides from time to time. The Board may fix differing rates for subscriptions for members. At present no membership subscription is set.

Members are entitled to attend the annual general meeting of the Charity and may vote in person or by proxy. During the year ending 31 March 2024 in accordance with the Articles of Association, the level of membership fees was set as zero by the Board in order to remove barriers to membership.

Every carer registered with CiB will have access to most of the charity's services.

As of 31st March 2025 there were 9 Members, 2 Honorary Life Members and 13,640 registered carers. The underlying number of registered carers continues to increase.

Governance

The skills, experience and expertise of the Directors assure the robust governance of the Charity. Directors have experience in strategic management, systems, human resources, finance, project management, risk assessment, education, training, facilities management and an in-depth understanding of carers' issues. During the year, at least 50% of the Board have had or still have personal experience of caring.

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Procedures are in place to ensure compliance with health and safety and safeguarding practice of staff, volunteers and visitors to the premises.

The Board is aware of its responsibility to ensure that the charity acts through sustainable means and is responsible for minimising its impact on the environment.

Risk management

The Board maintains a risk register which is reviewed regularly. It acts as a central repository for all significant strategic risks identified by the organisation and, for each risk, includes information such as risk probability, impact, mitigation and risk owner. The risk register was discussed in detail at each Board meeting. The Board has direct responsibility for overseeing non-financial risks, with the Finance Committee providing detailed support to the Board on financial matters including financial risks.

Public benefit

The Board of Directors has regard to the requirement to demonstrate the public benefit of the charity's activity as defined in section 4 of the Charities Act 2006. Most of the charity's services have been offered free of charge to all carers. For some services, carers are asked for a contribution towards its cost of provision.

Unpaid carers in England and Wales contribute a staggering £445 million to the economy everyday (that's £162 billion per year (source Petrillo and Bennett 2023)). The value of unpaid care is equivalent to a second NHS in England and Wales, which in 2020/2021 received an estimated £164 billion in funding (source Petrillo and Bennett 2023). Accordingly, the charity's services are designed to enable those who wish to continue caring to do so; to be informed and enabled to access support and to have a voice; to have a life outside of caring, with equal opportunity to access work, leisure and education. Support is continued even if the individual with care needs is admitted to residential care or if they pass away.

Reserves policy

The Board of Directors has regard to managing its level of reserves effectively. As a not-for-profit organisation it has developed and adopted a policy on reserves, which establishes a level of reserves that is right for the charity.

Reserves are held in three categories for future activity:

- Restricted – where the funder restricts the activities or projects the funds can be used for
- Designated – where CiB determines the activities or projects necessary to achieve certain outcomes or objectives
- Unrestricted – that are held to manage uncertainty and CiB's capacity to manage unforeseen financial difficulties and short-term changes in circumstances.

CiB targets a minimum of four month's salary costs of all staff on all projects and four months central organisational costs and a maximum of 150% of this amount in unrestricted reserves. Based on these financial statements the minimum equates to £376,255 and the maximum £564,383.

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REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
07140432 (England and Wales)

Registered Charity number
1135507

Registered office
Carers in Bedfordshire
Units 153 Bedford Heights
Manton Lane
Bedford
Bedfordshire
MK41 7PH

Trustees

E Wilkinson	Resigned 24 th October 2024
G Mills	Resigned 24 th October 2024
S Lowe	
J Fincham	Resigned 31 st January 2025
P Taverner	
T Palmariellodiviney	
N Kidby	
M Canning	Resigned 4 th December 2024
J Ahluwalia	
J Preston	
M Evans-Riches	
G Kemp	
C Elworthy	Appointed 12 th March 2025
R Brady	Appointed 10 th September 2025
H Singh Gosal	Appointed 10 th September 2025

Key Management Personnel

Chief Executive Officer – Christopher Stelling

Company Secretary

Tracey Gill FMAAT AATQB

Auditors

MDG Business Associates Audit Limited
Chartered Certified Accountants &
Registered Auditors
Room 73, The Mansion House, Wrest Park
Silsoe, Bedfordshire, MK45 4HR

Bankers

Barclays Bank plc, 111 High Street, Bedford MK40 1NJ

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REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST MARCH 2025

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the Directors of CiB for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period. In preparing those financial statements, the Trustees are required to

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charity 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.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

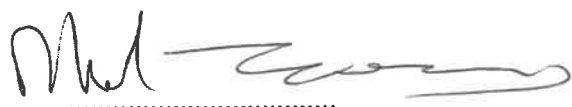
In so far as the Trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, MDG Business Associates Audit Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

ON BEHALF OF THE BOARD:



P Taverner - Chair

Date: 14/10/2025

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF CARERS IN BEDFORDSHIRE

Opinion

We have audited the financial statements of Carers in Bedfordshire for the year ended 31st March 2025 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information, and except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

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

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

Respective responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF CARERS IN BEDFORDSHIRE

We have assessed that there is a low risk of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations central to the trading activities of the charity. This assessment has been based upon a substantive testing approach to key identified risk areas, principally being revenue recognition and the threat of override of controls by management. No suspected fraud, breach or other non-compliance with underlying laws and regulations has been identified during the sample testing undertaken during the audit process and no such issues have been raised by the board of trustees or management prior to making this assessment. A full review of available board minutes, and other supporting third-party documentation where available, has been undertaken and no items have come to our attention which require to be reported to the user of the financial statements. The charity has strong internal controls, and our audit testing has indicated no instances of managerial override of controls, through the testing of journal entries and other adjustments for appropriateness. No transactions have been identified as being made outside the normal course of business from the work we have performed in each key risk area of the audit. The trustees and other key local officers are informed management and as such they make regular reviews to ensure the company is compliant in all instances.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Opinion on other matter prescribed by the companies Act 2006

In our opinion the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements

Use of our report

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

MDG Business Associates Ltd

Michael Grange BA (Hons) FCA (Senior Statutory Auditor)
for and on behalf of MDG Business Associates Audit Limited
Chartered Certified Accountants &
Registered Auditors
Room 73, The Mansion House, Wrest Park
Silsoe
Bedfordshire
MK45 4HR

Date: *10/11/2025*

CARERS IN BEDFORDSHIRE

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

		Unrestricted	Designated	Restricted	Year Ended	Year Ended
		Funds	Funds	Funds	31.3.25	31.3.24
	Notes	£	£	£	Total	Total
Income from:						
Donations, legacies and other income	2	25,178	2,156		27,334	63,497
Investments	3	14,477			14,477	3,948
Charitable activities		12,280	866,440	630,311	1,509,031	1,574,590
TOTAL INCOME		51,935	868,596	630,311	1,550,842	1,642,035
Expenditure on:						
Charitable activities		42,504	823,554	634,563	1,500,621	1,588,409
TOTAL EXPENDITURE		42,504	823,554	634,563	1,500,621	1,588,409
NET INCOME/(EXPENDITURE)		9,431	45,042	(4,252)	50,221	53,626
Total funds brought forward		210,294	265,055	8,597	483,946	430,320
TOTAL FUNDS CARRIED FORWARD		219,725	310,097	4,345	534,167	483,946

All transactions during the year are derived from continuing activities.

CARERS IN BEDFORDSHIRE

BALANCE SHEET AT 31ST MARCH 2025

Company Number: 07140432 (England and Wales)

	Notes	Unrestricted and designated funds £	Restricted funds £	2025 Total funds £	2024 Total Funds £
FIXED ASSETS					
Tangible assets	7	3,717		3,717	8,036
CURRENT ASSETS					
Debtors	8	30,966		30,966	84,227
Cash at bank and in hand		751,006	162,756	913,762	912,405
		781,972	162,756	944,728	996,632
CREDITORS	9				
Amounts falling due within one year		255,867	158,411	414,278	520,723
NET CURRENT ASSETS		526,105	4,345	530,450	475,909
TOTAL ASSETS LESS CURRENT LIABILITIES		529,822	4,345	534,167	483,946
NET ASSETS		529,822	4,345	534,167	483,946
FUNDS	13				
Unrestricted funds				219,725	210,294
Designated funds				310,097	265,055
Restricted funds				4,345	8,597
TOTAL FUNDS				534,167	483,946

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

The financial statements were approved by the Board of Trustees on 14th October 2025 and were signed on its behalf by:



 P Taverner - Chair

14/10/2025

CARERS IN BEDFORDSHIRE

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2025

	Total Funds 2024/25	2023/24
Cash Flows from operating activities		
Net Cash flows provided from operating activities	1,357	32,242
Cash Flows from investing activities	0	(2,834)
Purchase of fixed assets		-
Change in cash in the year	1,357	29,408
Cash at the beginning of the year	912,405	882,997
Cash at the end of the year	913,762	912,405

RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

Net incoming/(outgoing) resources for the year, as per the Statement of Financial Activities	50,221	53,626
Adjustments for		
Depreciation charge	4,320	8,592
(Increase)/decrease in debtors	53,261	(26,018)
Increase/(decrease) in creditors	(106,445)	(3,958)
Net Cash flows provided from operating activities	1,357	32,242

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

1. ACCOUNTING POLICIES

Basis of accounting

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 (FRS102) (effective 1 October 2019) and the Companies Act 2006.

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

The Trustees consider there to be no material uncertainties about the Charity's ability to continue as a going concern. The review of the financial position, reserves level and future plans give Trustees confidence that the charity remains a going concern for the foreseeable future

Income

All incoming financial resources are included on the Statement of Financial Activities when the charity is legally entitled to the income, and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants are recognised in full in the Statement of Financial Activities in the year in which they are receivable
- The value of services provided by volunteers has not been included in these accounts.
- Investment income is included when receivable.
- Incoming resources from charitable activities are accounted for when earned.

Expenditure

Expenditure is recognised on an accrual basis. Expenditure includes attributable VAT, which cannot be recovered, and is reported as part of the expenditure to which it relates. Charitable expenditure comprises of those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Allocation and apportionment of costs

Costs that can attribute to a specific activity or reserve are directly allocated within the Statement of Financial Activities.

Allocations of overheads to individual funds are based on a budget which is set at the commencement of each contract period.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31ST MARCH 2025

1. ACCOUNTING POLICIES – continued

Tangible fixed assets

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

Office equipment/furniture	- 25% on cost
Computer equipment	-25% on cost

Fixed assets are stated at cost less accumulated depreciation. Minor additions of less than £400 are not capitalised.

Taxation

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

Fund accounting

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

Designated funds can be used in accordance with the charitable objectives under contracted services or specific programmes designated by the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

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

2. DONATIONS, LEGACIES AND OTHER INCOME

	Year Ended 31.3.25 £	Year Ended 31.3.24 £
Donations, fundraising and legacies	27,334	63,497
	<u>27,334</u>	<u>63,497</u>

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31ST MARCH 2025

3. INVESTMENT INCOME

	Year Ended 31.3.25	Year Ended 31.3.24
	£	£
Bank interest receivable	14,477	3,948

4. NET INCOME

These are stated after charging:

	Year Ended 31.3.25	Year Ended 31.3.24
	£	£
Auditors' remuneration	4,050	4,000
Depreciation - owned assets	4,320	8,592

5. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' Expenses

Some trustees received reimbursement for travel expenses incurred on behalf of the charity totalling £64 (2024 – £145) but the trustees gave this back to the charity as a donation.

6. STAFF COSTS

	Year Ended 31.3.25	Year Ended 31.3.24
	£	£
Wages and salaries	897,197	932,749
Social security costs	70,000	71,287
Other pension costs	16,886	17,925
Total staff costs	984,083	1,021,961
Training and DBS checks	12,177	10,861
Total human resources costs	996,260	1,032,822

The average monthly number of employees during the year was 36 (2024: 38)

The number of employees whose emoluments exceeded £60,000 during the year was: -
£60,001 - £70,000: 1 (2024: Nil)

Key management remuneration

The remuneration of key management personnel was £69,808 (2024: £61,517).

CARERS IN BEDFORDSHIRE

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED FOR THE YEAR ENDED 31ST MARCH 2025

7. TANGIBLE FIXED ASSETS

	Office equipment/ Furniture	Computer equipment	Totals
	£	£	
COST			
At 1st April 2024	31,746	64,837	96,583
Additions	-	-	-
At 31st March 2025	31,746	64,837	96,583
DEPRECIATION			
At 1st April 2024	29,842	58,704	88,546
Charge for year	1,078	3,242	4,320
At 31st March 2025	30,920	61,946	92,866
NET BOOK VALUE			
At 31st March 2025	826	2,891	3,717
At 31st March 2024	1,904	6,133	8,037

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade debtors	-	56,198
Prepayments	30,966	28,029
	30,966	84,227

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	29,645	9,899
Taxation and social security	16,973	17,743
Carers' breaks awarded not yet claimed	41,283	24,444
Deferred capital grants	252,879	364,165
Other creditors and accruals	73,498	104,472
	414,278	520,723

10. RELATED PARTY DISCLOSURES

There were no related party transactions in the year to 31 March 2025 (2024: £nil).

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31ST MARCH 2025

11. CAPITAL

The company has no share capital. The types of membership were consolidated into one at the Annual General Meeting held in November 2016.

The maximum number of members is 14. Each member of the Charity undertakes that, if the Charity is wound up while they are a member, or within one year after they cease to be a member, they will contribute a sum not exceeding £1 to the assets of the Charity for:

- payment of the debts and liabilities of the Charity contracted before they cease to be a member; and
- payment of the costs, charges and expenses of winding up

Honorary Life members are members but are exempt from subscription charges if set.

All members must pay the subscriptions (if any) that the Board decides from time to time. The Board may fix differing rates for subscriptions for different members or categories of members. At present no membership subscription is set. Members and Honorary Life Members have voting rights at the AGM. There were 11 (2024: 11) members and 2 honorary life members as of 31st March 2025 (2024: 2).

12. OPERATING LEASE COMMITMENTS

The following operating lease payments are committed to be paid

	2025	2024
Expiring:	£	£
Within one year	6,667	40,000
Between one and five years	-	56,667
	<u>6,667</u>	<u>96,667</u>

CARERS IN BEDFORDSHIRE

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED FOR THE YEAR ENDED 31ST MARCH 2025

13. MOVEMENT IN FUNDS

	1/4/2024	Incoming Resources	Resources expended	Surplus/(deficit) for year	Transfers	31/03/2025
RESTRICTED FUNDS						
Bedford Carers Lounge- BBC	-	47,295	47,295	0		0
Carers Grants		226,578	226,578	0		0
Luton and Dunstable Carers Lounge - CBC	-	23,884	23,884	0		0
Carers Grants Admin	(81)	46,816	45,991	825		744
Carers Cafe	6,911	98,025	100,814	(2,789)		4,122
Carer Support (dementia)	2,023	52,741	53,050	(309)		1,714
Lottery Core Funding	158	0	158	(158)		0
BLCF Beds Coronavirus Emergency Fund	37	0	37	(37)		0
BLCF NET Coronavirus Programme	955	0	955	(955)		0
Social Activity for Carers	(4)	0	(4)	4		0
National Lottery – Engaging and Supporting	0	97,858	97,858	0		0
Rookery South	32	0	32	(32)		0
MH Alliance	0	24,131	24,131	0		0
BLCF NGYT	0	12,983	12,983	0		0
Business Development	(1,435)	0	801	(801)		(2,236)
Sub total	8,596	630,311	634,563	(4,252)		4,345
DESIGNATED FUNDS						
External designation						
Carer support (all carer types)	(161)	523,935	534,973	(11,038)		(11,199)
Dementia Services	8,393	76,339	77,474	(1,135)		7,258
Governance	7,041	0	10,767	(10,767)		(3,726)
Workshops, Education and Groups	9,421	87,180	96,602	(9,422)		(1)
Health Outreach	21,816	98,223	120,039	(21,816)		0
Community Engagement	(875)	62,029	57,026	5,003		4,128
Innovation Fund	0	0	80	(80)		(80)
Carer Service Development	99,072	0	(104,752)	104,752		203,824
Marketing	0	20,000	18,747	1,253		1,253
	144,707	867,706	810,956	56,750		201,457
Legacy	120,349	890	12,598	(11,708)		108,641
Sub total	265,056	868,596	823,553	45,042		310,097
UNRESTRICTED FUNDS	210,294	51,935	42,504	9,431		219,725
Grand Total	483,946	1,550,84	1,500,621	50,221		534,167

CARERS IN BEDFORDSHIRE

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED FOR THE YEAR ENDED 31ST MARCH 2025

14. MOVEMENT IN FUNDS – continued

Bedford Carers Lounge – BBC	Funding received from Bedford Borough Council to open and run a Carers Advice and Information Centre within Bedford Hospital (South Wing)
Carers Grants	Funding received under contract from BLMK CCG to allow the award of grants direct to carers whose emotional and/or physical wellbeing has been adversely affected by their caring role
Luton and Dunstable Carers Lounge - CBC	Funding received from Central Bedfordshire Council to open and run a Carers Advice and Information Centre within The Luton & Dunstable Hospital
Volunteering	Bedford Borough Council have provided funding to employ a Volunteer Coordinator to identify and support the development of volunteering
Carers Café	Weekend social activities for carers, treatments for individuals with care needs and extended family
Carer support (dementia)	A range of services including identifying and coordinating a team of volunteer dementia befrienders, and running a weekly group for carers and people living with dementia in Bedfordshire
Carer support (all carer types)	We are funded under contract by Central Bedfordshire Council, Bedford Borough Council and the BLMK CCG acting together to offer carers support services on their behalf
Memory Navigation Services	We are funded under contract by Central Bedfordshire Council, Bedford Borough Council and the BLMK CCG acting together to offer support services to people affected by memory loss or dementia and their carers.
Sibling support	We are funded under contract by Central Bedfordshire Council, Bedford Borough Council and the BLMK CCG acting together to offer support services to young people caring for, and/or affected by the illness or disability of a sibling.
BLCF – Bedfordshire Emergency Coronavirus Fund	Funding from Bedford and Luton Community Foundation for a postal mailing to carers, additional hours for Support Workers, a social media consultant and laptops for staff working from home
BLCF NET Coronavirus Programme	Funding from Bedford and Luton Community Foundation allowed us to provide laptops for staff who were working from home

Lottery Core Funding	This was awarded during the pandemic helping to fund core costs and purchase equipment
Rookery South	Funding for young carer activities in the parishes of Ampthill, Brogborough, Cranfield, Houghton Conquest, Lidlington, Marston Moretaine, Maulden, Millbrook, Stewartby or Wootton.
BLCF NGYT	Funding to provide mental health and wellbeing support to young adult carers aged 16-25 in Central Bedfordshire – we worked with Next Generation Youth Theatre and Pathways Still
National Lottery	Reaching Communities Funding from the National Lottery to identify, reach and work with carers who are underrepresented such as male carers and Young Adult Carers
Mental Health Alliance	Funding from BLMK ICB to administer the Bedfordshire Mental Health Alliance (Beds MHA) is a partnership of local organisations from the voluntary, community and social enterprise sector (VCSE). It aims to make mental health support easier to access, more effective and better suited to the needs of local people in the boroughs of Bedford and Central Bedfordshire. We make funding decisions alongside our steering group members; BRCC and Mind BLMK
Legacy	Legacies are received from individuals who gift monies to Carers in Bedfordshire in their wills. The Board of Trustees then determine how these funds can be effectively spent and allocate specific amounts to projects within this fund.

CARERS IN BEDFORDSHIRE

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

	31.3.25	31.3.24
INCOME		
Donations And Fundraising	27,334	63,497
Contract Income	1,501,928	1,561,277
Grant Release		-
Membership		-
Contributions Received	3,886	10,259
Investment Income	14,477	3,948
Other Income	3,217	3,054
	1,550,842	1,642,035
EXPENDITURE		
Programme Direct Costs	340,545	412,791
Hall Hire		8,261
Rent And Rates	61,454	60,195
Taxis		
Vehicle Hire		3,635
Travel	5,842	7,434
Electricity	4,636	5,793
Gas	3,088	1,805
Water	1,065	1,007
Printing	9,328	5,140
Postage	367	993
Telephone	6,833	8,563
Stationery	247	619
Computer	40,408	13,018
Office Maintenance		
Repairs		
Cleaning	4,681	3,140
Fuel		-
Motor Expenses		-
Sundry Office Expenses	8,220	3,247
Insurance	5,996	5,810
Refreshments	26	1,769
Bank Charges	312	300
Salaries Wages and Temporary Staff	967,197	1,004,037
Staff Training	9,029	7,035
Pensions	18,887	17,925
Staff Checks	1,183	1,356
Legal		2,004
Audit & Accountancy	6,732	3,905
Professional		
Recruitment Expenses	225	35
Depreciation	4,320	8,592
	1,500,621	1,588,409
	50,221	53,626