

Charity number: 1141867  
Company number: 07609423

**AGE UK NORTH CRAVEN**

**UNAUDITED**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

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AGE UK NORTH CRAVEN

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**AGE UK NORTH CRAVEN**

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS  
FOR THE YEAR ENDED 31 MARCH 2025**

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<b>Trustees</b>	R A Rees M E Holgate – Resigned 14.12.24 J Sugden – Resigned 30.4.25 J B Ogden – Resigned 5.6.25 C J Fowler – Resigned 1.12.24 C E Shaw J M Tiernan – Appointed 1.12.24 H Barrow – Appointed 1.12.24 and resigned 5.3.25 D Duxbury – Appointed 1.4.25
<b>Charity registered number</b>	1141867
<b>Principal office</b>	Cheapside Settle North Yorkshire BD24 9EW
<b>Accountants</b>	Armstrong Watson LLP Chartered Accountants First Floor East Bridge Mills Stramongate Kendal Cumbria LA9 4UB
<b>Solicitors</b>	AWB Charlesworth Solicitors Ltd 21-23 Otley Street Skipton North Yorkshire BD23 1DY

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## AGE UK NORTH CRAVEN

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### TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

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The Trustees present their annual report together with the financial statements of Age UK North Craven for the year 1 April 2024 to 31 March 2025. The annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102)(effective 1 January 2019).

Since the charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required medium and large companies under the Companies Act 2006 (Strategic Report and directors' Report) Regulations 2013 has been omitted.

#### **Objectives and activities**

##### **a. Policies and objectives**

Age UK North Craven is a charity with a mission to assist in transforming the opportunities, experiences and support given to the elderly in our local communities.

We help the elderly in the community with support when times are hard, with independent living and by offering activities and transport which allow the elderly to try something new.

We have the two shops which supply funds for our increasing support to the community, but also offer a support to our elderly with their use as a volunteering platform which in turn offers social rewards to our volunteers.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

##### **b. Strategies for achieving objectives**

We are an independent, local charity which has been supporting older people in Settle & North Craven for over 30 years.

Our aims:

- To support the local elderly community with a range of support and activities.
- To provide a facility which allows volunteering for the elderly.
- To bring a wide range of support services to our local area.
- To assist with independence of the elderly in our communities.
- To offer information and advice to all.

Our values:

- Be open and inclusive.
- Encourage trying something new.
- Be caring to all in need.
- Be there when needed.

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## AGE UK NORTH CRAVEN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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#### Objectives and activities (continued)

##### c. Activities undertaken to achieve objectives

We are an independent, local charity which has been supporting older people in the Settle & North Craven for over 30 years. We have six local trustees; all the money we raise is invested back into supporting older people locally.

The Charity raises income through trading from its two shops and ancillary trading, through fundraising and donations, and it achieves grants to deliver projects.

These monies enable Age UK North Craven to deliver a range of services, which are undertaken to deliver the charity's mission to make later life in North Craven a fulfilling and enjoyable experience, reducing isolation and loneliness and enabling the right support at the right time.

The services include:

Information and Advice, providing confidential advice on a range of areas and providing help to access support,

Day Activities, supporting a network of clubs and groups in community settings, that providing food, companionship and an opportunity for social interaction.

Transport support, Minibuses providing access to shopping and community opportunities. There are also two volunteer car schemes that enable older people to access health and well-being appointments.

The charity relies on the support of over one hundred and twenty local volunteers.

##### d. Main activities undertaken to further the Charity's purposes for the public benefit

Age UK North Craven provides many activities within Settle and the local communities. All the activities it provides are for public benefit and are mentioned in "c Activities undertaken to achieve objectives". The Trustees confirm that they have considered the guidance in respect of public benefit and confirm their adherence.

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## AGE UK NORTH CRAVEN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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#### **Achievements and performance**

##### **a. Main achievements of the Charity**

Age UK North Craven continues to be busier and do more year on year. The demands for our vital support when people are at their most vulnerable and in need grows and grows. The responses have pushed our staff and resources to the limit, but the results and difference we make, makes it worth it.

Transport continues to be busy and we enable over one thousand journeys with the volunteer car scheme.

Support to older people across North Craven has increased this year with more club opportunities being promoted and new Information and Advice surgeries being delivered in Bentham, Burton in Lonsdale and Ingleton.

The charity ensures that it has high quality standards by participating in the Age UK National Quality Framework which is externally audited every three years.

The charities financial strategy includes an income plan that puts the charity in control of its own finances and reduces the needs for grants and contracts. We have been successful in developing a balanced income mix and will continue to work on this funding model.

We continue to support the Craven Food Partnership and enable food and resources to reach the community pantries and fridges, as well as being a hub for the Skipton Food Bank.

We have been working hard to support and influence bodies that have a responsibility for providing health and care in our area, we participate in health partnerships and actively support bodies to be better providers in North Craven.

We actively work with the wider community and voluntary sector in Craven to support our partners, to enable them to understand and serve older people better.

None of our work or achievements would be possible without our amazing staff team and our equally amazing volunteers, who support us ranging from our Board of Trustees enabling our governance and strategy, our drivers and couriers, our activity leaders, our Befrienders, and last and most certainly not least our shop volunteers who enable us to achieve such large levels of income from our shops.

In summary we have managed to deliver the increasing support needed and managed to continue to deliver our charitable purposes and support older people and their families in North Craven.

#### **Financial review**

##### **a. Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

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## AGE UK NORTH CRAVEN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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#### **b. Reserves policy**

The results for the charity are set out within the accompanying Financial Activities and the notes to the Accounts.

During the financial year Age UK North Craven had an overall income of £478,996 of which £334,676 was attributed to unrestricted funds and £144,320 to restricted funds.

The Reserves policy has been built up to cover evaluated risks, sums have been allocated to cover specific operational and strategic risks and to enable appropriate investment. The total sum also enables the charity to have sufficient funds to operate without income for 12 months and close down the charity if needed.

The Reserves Policy is reviewed each year by the Board, the current requirement is set to £234,000 in Reserves.

The Current level of Free Reserves is £98,453 which the Trustees consider to be absolutely appropriate within the existing challenging times.

#### **Structure, governance and management**

##### **a. Constitution**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

##### **b. Methods of appointment or election of Trustees**

Trustees are appointed at the Annual General Meeting, following nomination, or may be co-opted by the Board of Trustees during the year, in accordance with the constitution.

##### **Funds held as custodian**

During the year the charity has received no Funds held as a Custodian.

At the year end funds that have not been transferred elsewhere totalled £0 (2024 £10,000). These totals are shown as Funds held as Custodian.



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AGE UK NORTH CRAVEN

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TRUSTEES' REPORT (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025

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**Statement of Trustees' responsibilities**

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:

*Rosemary A Rees*

**Mrs R A Rees**

Trustee

Date: 29/1/26



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## AGE UK NORTH CRAVEN

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### INDEPENDENT EXAMINER'S REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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#### Independent examiner's report to the Trustees of Age UK North Craven ('the Charity')

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

#### Responsibilities and basis of report

As the Trustees of the Charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

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

#### Independent examiner's statement

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

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

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

This report is made solely to the charity's Trustees as a body in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work on this report.



Karen Rae (Jan 29, 2026 13:06:55 GMT)

Signed:

Karen Rae

Armstrong Watson LLP, 1st Floor East Bridge Mills, Stramongate, Kendal, LA9 4BD

Dated: 29/1/26  
FCCA

AGE UK NORTH CRAVEN

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
<b>Income from:</b>					
Donations and legacies	3	40,180	144,320	184,500	170,010
Other trading activities	4	290,121	-	290,121	262,011
Investments	5	4,375	-	4,375	2,001
<b>Total income</b>		<b>334,676</b>	<b>144,320</b>	<b>478,996</b>	<b>434,022</b>
<b>Expenditure on:</b>					
Raising funds	6	185,153	-	185,153	177,648
Charitable activities	7	259,364	84,298	343,662	348,656
<b>Total expenditure</b>		<b>444,517</b>	<b>84,298</b>	<b>528,815</b>	<b>526,304</b>
<b>Net (expenditure)/income</b>		<b>(109,841)</b>	<b>60,022</b>	<b>(49,819)</b>	<b>(92,282)</b>
Transfers between funds	15	39,704	(39,704)	-	-
<b>Net movement in funds</b>		<b>(70,137)</b>	<b>20,318</b>	<b>(49,819)</b>	<b>(92,282)</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		233,877	29,596	263,473	355,755
Net movement in funds		(70,137)	20,318	(49,819)	(92,282)
<b>Total funds carried forward</b>		<b>163,740</b>	<b>49,914</b>	<b>213,654</b>	<b>263,473</b>

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 12 to 29 form part of these financial statements.

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**AGE UK NORTH CRAVEN**

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**BALANCE SHEET  
AS AT 31 MARCH 2025**

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	Note	2025 £	2024 £
<b>Fixed assets</b>			
Tangible assets	11	65,287	45,082
		<u>65,287</u>	<u>45,082</u>
<b>Current assets</b>			
Debtors	12	6,301	15,209
Cash at bank and in hand		156,171	241,915
		<u>162,472</u>	<u>257,124</u>
<b>Current liabilities</b>			
Creditors: amounts falling due within one year	13	(14,105)	(38,733)
<b>Net current assets</b>		<u>148,367</u>	<u>218,391</u>
<b>Total assets less current liabilities</b>		<u>213,654</u>	<u>263,473</u>
<b>Net assets excluding pension asset</b>		<u>213,654</u>	<u>263,473</u>
<b>Total net assets</b>		<u><u>213,654</u></u>	<u><u>263,473</u></u>

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AGE UK NORTH CRAVEN

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BALANCE SHEET (CONTINUED)  
AS AT 31 MARCH 2025

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	Note	2025 £	2024 £
<b>Charity funds</b>			
Restricted funds	15	49,914	29,596
Unrestricted funds	15	163,740	233,877
<b>Total funds</b>		<u>213,654</u>	<u>263,473</u>

The charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

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

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

*Rosemary A Rees*

**R A Rees**

Trustee

Date: 29/1/26

The notes on pages 12 to 29 form part of these financial statements.

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## AGE UK NORTH CRAVEN

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

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#### 1. General information

Age UK North Craven is an incorporated charity, limited by guarantee, registered in England and Wales. The company's registered number and registered office address can be found in the Reference and Administrative details. Being a company limited by guarantee each member is liable for a maximum of £1 should the charity be wound up.

#### 2. Accounting policies

##### 2.1 Basis of preparation of financial statements

The financial statements 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

It meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

##### 2.2 Going concern

The Trustees have continued to monitor the income and expenditure incurred within the last 12 months and have taken steps to reduce and minimise costs where possible. As at the date of signing of these financial statements the Trustees continue to assess whether there are sufficient resources available to meet the liabilities as they fall due for a period of 12 months. The Trustees believe that with careful management of further reductions in costs that there will be adequate resources to meet ongoing liabilities and for this reason continue to adopt the going concern basis.

##### 2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

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

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**2. Accounting policies (continued)**

**2.4 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

**2.5 Government grants**

Government grants relating to tangible fixed assets are treated as deferred income and released to the Statement of financial activities upon the completion of the relevant performance-related conditions. Other grants that are not subject to performance-related conditions are credited to the Statement of financial activities as the grant proceeds are received. Grants received prior to the revenue recognition criteria being satisfied are recognised as a liability.

**2.6 Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

**2.7 Tangible fixed assets and depreciation**

Tangible fixed assets costing £250 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Motor vehicles	- 25%	on reducing balance
Fixtures and fittings	- 25%	on reducing balance
Office equipment	- 25%	on reducing balance

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## AGE UK NORTH CRAVEN

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

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#### 2. Accounting policies (continued)

##### 2.8 Debtors

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

##### 2.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

##### 2.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

##### 2.11 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

##### 2.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.



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AGE UK NORTH CRAVEN

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

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3. Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
<b>Grants</b>				
Food Bank Grants	-	20,000	<b>20,000</b>	28,000
Age UK Management	15,000	-	<b>15,000</b>	10,000
NYCC Digital Inclusion	-	30,225	<b>30,225</b>	-
Awards for all	-	20,000	<b>20,000</b>	-
Age UK Cost of living	-	-	-	22,500
NYCC Electric Bus Grant	-	44,095	<b>44,095</b>	-
Friends and Forums Grant	-	-	-	750
SHIC Grant	-	15,000	<b>15,000</b>	-
NYCC Projects Grant	-	-	-	15,000
NYCC Community Support Officer Grant	-	-	-	15,000
Car Scheme Funding Grants	-	-	-	4,822
Two Ridings Community Fund	-	5,000	<b>5,000</b>	-
Age UK Winter Health Grant	-	-	-	850
Yorkshire Dales Unrestricted Award 2023	-	-	-	4,000

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**AGE UK NORTH CRAVEN**

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

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National Lottery Reaching Communities Grants	-	-	-	4,910
Bradford Allia Hpoc Grant	-	-	-	3,492
NYCC Health Messaging Grant	-	-	-	7,770
NYCC Outreach Service	-	10,000	10,000	-
Age UK Grant				2,778
<b>Subtotal detailed disclosure</b>	<u>15,000</u>	<u>144,320</u>	<u>159,320</u>	<u>119,872</u>
Donations	<u>25,180</u>	<u>-</u>	<u>25,180</u>	<u>50,138</u>
<b>Subtotal</b>	<u>25,180</u>	<u>-</u>	<u>25,180</u>	<u>50,138</u>
	<u>40,180</u>	<u>144,320</u>	<u>184,500</u>	<u>170,010</u>
Total 2024	<u>129,330</u>	<u>40,680</u>	<u>170,010</u>	

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AGE UK NORTH CRAVEN

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

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**4. Income from other trading activities**

**Income from non-charitable trading activities**

	<b>Unrestricted funds 2025 £</b>	<b>Total funds 2025 £</b>	<i>Total funds 2024 £</i>
Charity trading income	<u>290,121</u>	<u><b>290,121</b></u>	<u>262,011</u>
Total 2024	<u><u>262,011</u></u>	<u><u>262,011</u></u>	

**5. Investment income**

	<b>Unrestricted funds 2025 £</b>	<b>Total funds 2025 £</b>	<i>Total funds 2024 £</i>
Bank interest receivable	4,355	<b>4,355</b>	2,001
Other interest receivable	20	<b>20</b>	-
	<u>4,375</u>	<u><b>4,375</b></u>	<u>2,001</u>
Total 2024	<u><u>2,001</u></u>	<u><u>2,001</u></u>	

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**AGE UK NORTH CRAVEN**

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

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**6. Expenditure on raising funds**

**Fundraising trading expenses**

	<b>Unrestricted funds 2025 £</b>	<b>Total funds 2025 £</b>	<i>Total funds 2024 £</i>
Rent	22,302	<b>22,302</b>	24,139
Rates and water	1,510	<b>1,510</b>	1,708
Lighting and heating	2,531	<b>2,531</b>	2,866
Sundries	2,699	<b>2,699</b>	6,442
Postage and stationery	8,872	<b>8,872</b>	9,201
Telephone	1,159	<b>1,159</b>	1,194
Repairs - general	4,523	<b>4,523</b>	12,223
Computer consumables	2,007	<b>2,007</b>	1,308
Shop Ebay expenses	2,057	<b>2,057</b>	451
Credit card charges	2,305	<b>2,305</b>	5,849
Van costs - Second time around	4,908	<b>4,908</b>	4,920
Volunteer expenses party	844	<b>844</b>	2,011
Repairs - Second time around	7,494	<b>7,494</b>	2,700
Wages and salaries	112,967	<b>112,967</b>	96,403
Social Security	6,652	<b>6,652</b>	4,238
Pension costs	2,323	<b>2,323</b>	1,995
	<u>185,153</u>	<u><b>185,153</b></u>	<u>177,648</u>
Total 2024	<u>177,648</u>	<u>177,648</u>	

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AGE UK NORTH CRAVEN

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

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7. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Transport services	36,527	-	36,527	47,430
Information and advice services	166	30,000	30,166	523
Mini Bus	-	16,359	16,359	8,578
Care and Prevention	-	23,957	23,957	41,681
Day Activities	38,292	-	38,292	35,311
Digital Inclusion	-	13,982	13,982	5,537
Other	184,379	-	184,379	209,596
	<u>259,364</u>	<u>84,298</u>	<u>343,662</u>	<u>348,656</u>
Total 2024	<u>280,180</u>	<u>68,476</u>	<u>348,656</u>	

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**AGE UK NORTH CRAVEN**

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

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**Summary by expenditure type**

	<b>Staff costs 2025 £</b>	<b>Depreciation 2025 £</b>	<b>Other costs 2025 £</b>	<b>Total 2025 £</b>	<i>Total 2024 £</i>
Transport services	19,899	3,141	13,487	<b>36,527</b>	<i>47,430</i>
Information and advice services	30,000	-	166	<b>30,166</b>	<i>523</i>
Mini Bus	-	16,359	-	<b>16,359</b>	<i>8,578</i>
Care and Prevention	10,194	-	13,763	<b>23,957</b>	<i>41,681</i>
Day Activities	28,364	-	9,928	<b>38,292</b>	<i>35,311</i>
Digital Inclusion	13,982	-	-	<b>13,982</b>	<i>5,537</i>
Other	116,043	-	68,336	<b>184,379</b>	<i>209,596</i>
	<u>218,482</u>	<u>19,500</u>	<u>105,680</u>	<u><b>343,662</b></u>	<u><i>348,656</i></u>
Total 2024	<u>234,878</u>	<u>12,766</u>	<u>101,012</u>	<u>348,656</u>	

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

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8. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Support costs 2025 £	Total funds 2025 £	Total funds 2024 £
Transport services	36,527	-	36,527	47,430
Information and advice services	166	30,000	30,166	523
Mini Bus	16,359	-	16,359	8,578
Care and Prevention	23,957	-	23,957	41,681
Day Activities	38,292	-	38,292	35,311
Digital Inclusion	13,982	-	13,982	5,537
Other	-	184,379	184,379	209,596
	<u>129,283</u>	<u>214,379</u>	<u>343,662</u>	<u>348,656</u>
Total 2024	<u>139,060</u>	<u>209,596</u>	<u>348,656</u>	



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

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**Analysis of direct costs**

	Transport services 2025 £	Information and advice services 2025 £	Mini Bus 2025 £	Care and Prevention 2025 £	Day Activities 2025 £
Staff costs	19,899	-	-	10,194	28,364
Depreciation	3,141	-	16,359	-	-
Sundries	-	-	-	767	-
Volunteer expenses party	3,460	-	-	-	-
Car and minibus expenses	10,027	-	-	-	-
Travelling and subsistence	-	166	-	-	-
Allotment expenses	-	-	-	-	-
Independent Support costs	-	-	-	-	9,928
Food Bank expenses	-	-	-	12,996	-
	<u>36,527</u>	<u>166</u>	<u>16,359</u>	<u>23,957</u>	<u>38,292</u>
Total 2024	<u>47,430</u>	<u>523</u>	<u>8,578</u>	<u>41,681</u>	<u>35,311</u>

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

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8. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

	Digital Inclusion 2025 £	Total funds 2025 £	Total funds 2024 £
Staff costs	13,982	72,439	85,296
Depreciation	-	19,500	12,766
Sundries	-	767	547
Volunteer expenses	-	3,460	4,868
Car and minibus expenses	-	10,027	7,552
Travelling and subsistence	-	166	523
Allotment expenses	-	-	738
Day activities expenses	-	9,928	8,909
Food bank and club expense	-	12,996	17,861
	<u>13,982</u>	<u>129,283</u>	<u>139,060</u>
Total 2024	<u>5,537</u>	<u>139,060</u>	

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

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**8. Analysis of expenditure by activities (continued)**

**Analysis of support costs**

	<b>Information and advice services 2025 £</b>	<b>Other 2025 £</b>	<b>Total funds 2025 £</b>	<i>Total funds 2024 £</i>
Staff costs	30,000	116,043	<b>146,043</b>	149,582
Insurance	-	10,584	<b>10,584</b>	5,764
Rates and water	-	548	<b>548</b>	495
Lighting and heating	-	12,214	<b>12,214</b>	5,514
Sundries	-	3,171	<b>3,171</b>	1,926
Postage and stationery	-	181	<b>181</b>	1,446
Telephone	-	5,168	<b>5,168</b>	5,517
Repairs	-	251	<b>251</b>	923
Computer consumables	-	3,947	<b>3,947</b>	4,865
Credit card charges	-	373	<b>373</b>	421
Volunteer expenses party	-	1,076	<b>1,076</b>	1,047
Cleaning costs	-	397	<b>397</b>	1,817
Hire of plant and machinery	-	2,383	<b>2,383</b>	2,003
Travelling and subsistence	-	1,155	<b>1,155</b>	1,636
Legal costs	-	1,373	<b>1,373</b>	396
Rent	-	10,257	<b>10,257</b>	12,300

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

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8. Analysis of expenditure by activities (continued)

Accountancy fees	-	7,498	<b>7,498</b>	5,420
Training	-	-	-	901
Subscriptions	-	1,133	<b>1,133</b>	932
Bookkeeping fees	-	5,235	<b>5,235</b>	5,470
Recruitment	-	214	<b>214</b>	-
Bank charges	-	1,178	<b>1,178</b>	1,221
	<u>30,000</u>	<u>184,379</u>	<u><b>214,379</b></u>	<u>209,596</u>
Total 2024	<u>-</u>	<u>209,596</u>	<u>209,596</u>	

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

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9. Staff costs

	2025 £	2024 £
Wages and salaries	315,132	314,623
Social security costs	18,926	15,537
Contribution to defined contribution pension schemes	6,366	7,354
	<u>340,424</u>	<u>337,514</u>

The average number of persons employed by the Charity during the year was as follows:

	2025 No.	2024 No.
Average full time equivalent staff	<u>19</u>	<u>20</u>

No employee received remuneration amounting to more than £60,000 in either year.

Key management personnel remuneration amounted to £36,560 (2024 - £32,585)

10. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL-).

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - £NIL).

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

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**11. Tangible fixed assets**

	Motor vehicles £	Fixtures and fittings £	Office equipment £	Total £
<b>Cost or valuation</b>				
At 1 April 2024	127,061	23,341	33,848	184,250
Additions	39,705	-	-	39,705
At 31 March 2025	<u>166,766</u>	<u>23,341</u>	<u>33,848</u>	<u>223,955</u>
<b>Depreciation</b>				
At 1 April 2024	94,529	19,272	25,367	139,168
Charge for the year	16,359	1,020	2,121	19,500
At 31 March 2025	<u>110,888</u>	<u>20,292</u>	<u>27,488</u>	<u>158,668</u>
<b>Net book value</b>				
At 31 March 2025	<u><u>55,878</u></u>	<u><u>3,049</u></u>	<u><u>6,360</u></u>	<u><u>65,287</u></u>
At 31 March 2024	<u><u>32,532</u></u>	<u><u>4,069</u></u>	<u><u>8,481</u></u>	<u><u>45,082</u></u>

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

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**12. Debtors**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Due within one year</b>		
Trade debtors	<b>806</b>	2,663
Other debtors	<b>1,774</b>	3,350
Prepayments and accrued income	<b>3,721</b>	9,196
	<u><b>6,301</b></u>	<u><b>15,209</b></u>

**13. Creditors: Amounts falling due within one year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Trade creditors	<b>10,783</b>	10,990
Funds held as custodian	-	10,000
Other taxation and social security	-	7,061
Accruals and deferred income	<b>3,322</b>	10,682
	<u><b>14,105</b></u>	<u><b>38,733</b></u>

**14. Financial instruments**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Financial assets</b>		
Financial assets measured at fair value through income and expenditure	<u><b>156,171</b></u>	<u><b>241,915</b></u>



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

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15. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
<b>Unrestricted funds</b>					
General Funds	<u>233,877</u>	<u>334,676</u>	<u>(444,517)</u>	<u>39,704</u>	<u>163,740</u>
<b>Restricted funds</b>					
Mini Bus	14,027	44,095	(16,359)	(39,704)	2,059
Care and Prevention	7,567	40,000	(23,957)	-	23,610
Digital Inclusion	8,002	30,225	(13,982)	-	24,245
Information and advice	-	30,000	(30,000)	-	-
	<u>29,596</u>	<u>144,320</u>	<u>(84,298)</u>	<u>(39,704)</u>	<u>49,914</u>
<b>Total of funds</b>	<u>263,473</u>	<u>478,996</u>	<u>(528,815)</u>	<u>-</u>	<u>213,654</u>

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**AGE UK NORTH CRAVEN**

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

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**Statement of funds – prior year**

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
<b>Unrestricted funds</b>					
General Funds	<u>293,800</u>	<u>393,342</u>	<u>(457,828)</u>	<u>4,563</u>	<u>233,877</u>
<b>Restricted funds</b>					
Mini Bus	22,605	-	(8,578)	-	14,027
Care and Prevention	21,248	28,000	(41,681)	-	7,567
Day Activities	-	12,680	(12,680)	-	-
REACT	4,563	-	-	(4,563)	-
Digital Inclusion	13,539	-	(5,537)	-	8,002
	<u>61,955</u>	<u>40,680</u>	<u>(68,476)</u>	<u>(4,563)</u>	<u>29,596</u>
<b>Total of funds</b>					
	<u>355,755</u>	<u>434,022</u>	<u>(526,304)</u>	<u>-</u>	<u>263,473</u>

Various grants were received in order to fund and maintain the Food bank, providing food to the local communities.

Age UK grants for support of the management.

NYCC grant for extra support during the winter months.

NYCC grant for the funding of a Community Support Officer.

CHIC funding for supporting vulnerable people and preventing hospital stays.

Car support scheme s provide funding for volunteers for assisting in transport in the community.

Winter pressure fund for assistance due to cold weather.

React fund completed. The excess approved by the funder to be reclassified as unrestricted, therefore transferred to general fund.

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

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16. Summary of funds

Summary of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
General funds	233,877	334,676	(444,517)	39,704	163,740
Restricted funds	29,596	144,320	(84,298)	(39,704)	49,914
	<u>263,473</u>	<u>478,996</u>	<u>(528,815)</u>	<u>-</u>	<u>213,654</u>

Summary of funds – prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
General funds	293,800	393,342	(457,828)	4,563	233,877
Restricted funds	61,955	40,680	(68,476)	(4,563)	29,596
	<u>355,755</u>	<u>434,022</u>	<u>(526,304)</u>	<u>-</u>	<u>263,473</u>

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

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**17. Analysis of net assets between funds**

**Analysis of net assets between funds - current year**

	<b>Unrestricted funds 2025 £</b>	<b>Restricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Tangible fixed assets	65,287	-	65,287
Current Assets	112,558	49,914	162,472
Creditors due within one year	(14,105)	-	(14,105)
<b>Total</b>	<u>163,740</u>	<u>49,914</u>	<u>213,654</u>

**Analysis of net assets between funds - prior year**

	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Endowment funds 2024 £</i>	<i>Total funds 2024 £</i>
Tangible fixed assets	31,055	14,027	-	45,082
Current assets	241,555	15,569	-	257,124
Creditors due within one year	(38,733)	-	-	(38,733)
<b>Total</b>	<u>233,877</u>	<u>29,596</u>	<u>-</u>	<u>263,473</u>

**18. Pension commitments**

At the year-end date contributions payable by the charity to the pension fund amounted to £Nil (2024 £nil) and are included in creditors.

**19. Related party transactions**

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 March 2025.

