

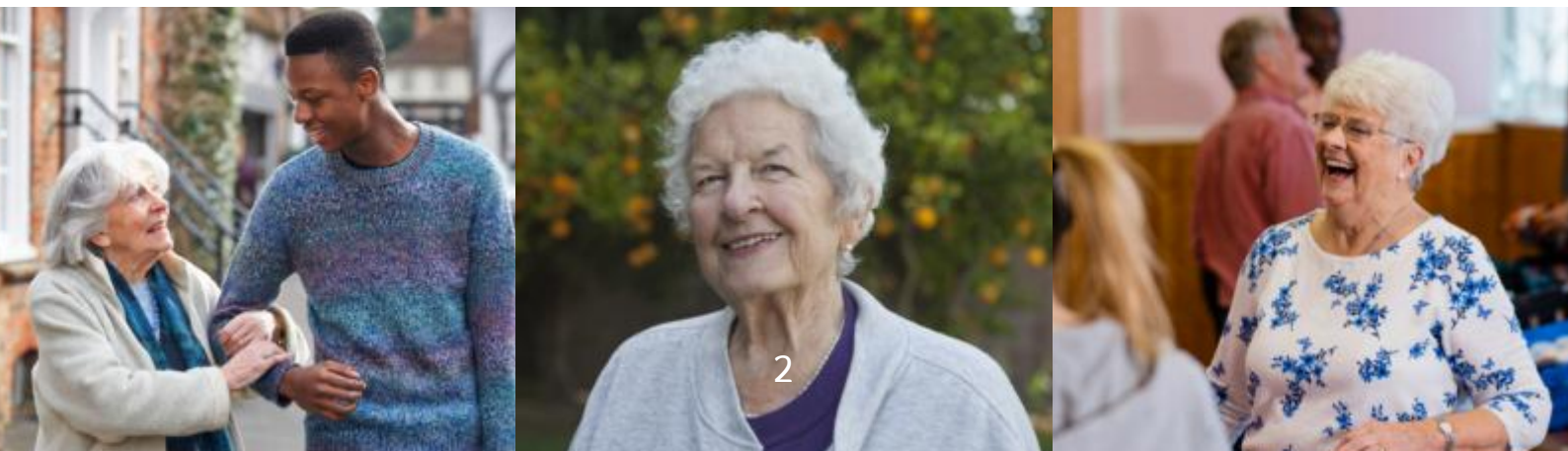


# Age UK Tunbridge Wells

Annual Report and Unaudited Accounts  
For the year ended 31 March 2025

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# Reference and administrative details

## Trustees

Nigel Morris Stratton  
Jeffrey Christopher Moys  
Katherine Mary Sergeant  
Sandra Jacqueline Wisdom  
Kevin John Charles Pharoah  
Lucy Ann Chowdhury (Appointed 6 December 2024)  
Candy Roberts (Appointed 16 July 2025)

## Company Secretary

Yvonne Savage

## Registered Office

Day Centre  
Wood Street  
Tunbridge Wells  
Kent TN1 2QS

## Registered Company Number

07956458 (England and Wales)

## Independent Examiners

Foot Davson Ltd  
Lonsdale Gate  
Lonsdale Gardens  
Tunbridge Wells  
Kent TN1 1NU

## Registered Charity Number

1147675



# Age UK Tunbridge Well's strategy

**Our strategy is crucial for all of us at Age UK and for the older people our charity exists to support. It currently consists of 6 priorities:**

## Developing our services

We aim to enhance our service offer in order to ensure we are there to support, advise, connect and inspire older people across the borough.

## Participation and influence

We aim to amplify the voices of older people in the running of our charity and their influence in our communities and throughout the area.

## Partnerships and collaboration

We aim to further develop our partnerships with statutory services, funders, other VCS organisations, and community groups.

## Measuring our impact

We aim to measure the difference we make to the lives of people who come into contact with us, and use that evidence to improve the services we offer to older people.

## Developing our people

We aim to promote diversity, provide training and development, and recognise and reward all our staff and volunteers.

## Income generation and sustainability

We aim to ensure a secure future for the charity and continue to support older people in The Tunbridge Wells Borough.



# Introduction from our Chairman

2024-25 is my penultimate year of working with and for Age UK Tunbridge Wells. It is my intention to retire at the next Annual General Meeting after many, many years as a Trustee and more recently the Chair for the last 13 years. I feel it is time to let others steer the ship. This, therefore, will be my last contribution to the Annual Report.

The last financial year has not been without challenges. At the beginning of the year, we agreed to operate with a very small predicted deficit following a lot of work to develop our services; attract new donors and income streams and of course doubling down on operations to ensure constant best value.

We haven't quite achieved our goal financially, ending the year with a deficit of £13,613, rather less than we had anticipated and much of this due to unforeseen challenges. This is though, half the deficit of the previous year, and that, in itself, is very encouraging. The deficit included repairs to the boiler and hot water system at the Centre in Wood Street (£2.3K) and the upgrade of some of the IT equipment (£4.7K), both essential to our continued operations. We also commissioned some assistance with developing a vision for the refurbishment of the Wood Street Centre (£2K) and I shall return to this later in this report.

I am pleased to say that we are receiving an increasing amount of support locally and have a clear sense that the local community is rallying behind us as an organisation. This, I believe, is due to a lot more local engagement, whether in person; through our Community Development officer; or via social media platforms. Our investment in both is proving beneficial. We have teams from local businesses raising funds or coming along to the Centre to carry out handyman jobs and many more community organisations choosing Age UK Tunbridge Wells as their chosen charity. This is wonderful news for our clients and any other older people locally. All the money we raise through whatever channel remains here in Tunbridge Wells for the benefit of our local older population.

# Introduction from our Chairman

Our services have performed much as expected, with take up of services gradually increasing. We remain assured from our clients' feedback that our service offers are meeting their needs and expectations, but we always have an eye to the future. People's needs and aspirations are ever evolving, and how people engage with services to support them in later life will change. This coupled with the ever-increasing costs associated with person-centred support, staffing and facilities does mean we must embrace any efficiency that presents itself. To this end we have continued to develop how we use IT solutions and integrate them into our services. This frees up staff time that can be better used in actual support delivery.

As I have indicated above, we are also looking at how we can develop the facilities on offer at Wood Street, both to ensure it remains a vibrant centre where people want to come, but also behind the scenes. The latter is to ensure the future capabilities of the catering department and our community meals service, as well as looking at our environmental impact and opportunities to reduce utility costs with some 'green' retrofitting. This will require considerable investment or perhaps even a decision to move our operations to a venue more compatible with our vision. Either way I and my fellow Trustees have been grappling with these challenges. I have agreed with my fellow Trustees to remain on a working group tasked with finding the way ahead.

The local authority structure is under review, and it seems changes will happen. As a longstanding tenant (78 years) of the Borough Council the changes are unsettling. How we ensure that we are in a position to continue to influence and advocate the interests of the older population is not yet clear and will no doubt present another challenge in the next year or so.

The last couple of years has seen the gradual demise of the Kent Consortium, a group formed by all the Age UK and Age Concern organisations in Kent. After the success it enjoyed before and during the Covid Pandemic in enabling us all to effectively communicate with our statutory partners in social services and health, this is disappointing, but with the changes afoot probably inevitable. Going forward we will have to ensure we are able to engage with the decision makers who will determine how the local community and services provided develop.

# Introduction from our Chairman

The future for this local organisation is certainly going to be interesting, and to assist the organisation on its journey I am pleased to report that we have managed to recruit two new Trustees to our Board. So, welcome to Lucy Chowdhury and Candy Roberts both of whom bring unique skills and interests with them.

It is also my sad duty to record the death this year (2025) of Alan Peal who was our auditor for many years, but who also provided us with much financial advice over this period. He was a good friend of the charity. This has impacted our ability to produce our financial reports in the usual timely manner as we needed to recruit new accountants to independently examine our financial statements and assist with producing these. As result our AGM will postponed and we are seeking an extension on our filing dates with Comapanies House and the Charity Commission.

It has been my pleasure and privilege to have been involved with Age UK Tunbridge Wells and its predecessor organisations over the last 40 years. In that time, I have met some great people who have done their damndest for older people in this area, many of whom have become good friends. I want to thank all of them; my fellow Trustees both past and present; our dedicated volunteers, some of whom sadly are no longer with us; and of course, our Chief Officer and our staff, whose commitment to the charity has and continues to be, second to none. We would not have been able to sustain the charity without all of you. It has been truly a group effort.

Finally, I wish the charity all the best for the future.



**Nigel Stratton Chairman**

Trustee

Date: 26.02.26

# Overview





# 2025 at a glance

12,459

Hot, home cooked  
Community Meals



1,293

Hours of Dementia  
Outreach

15,688

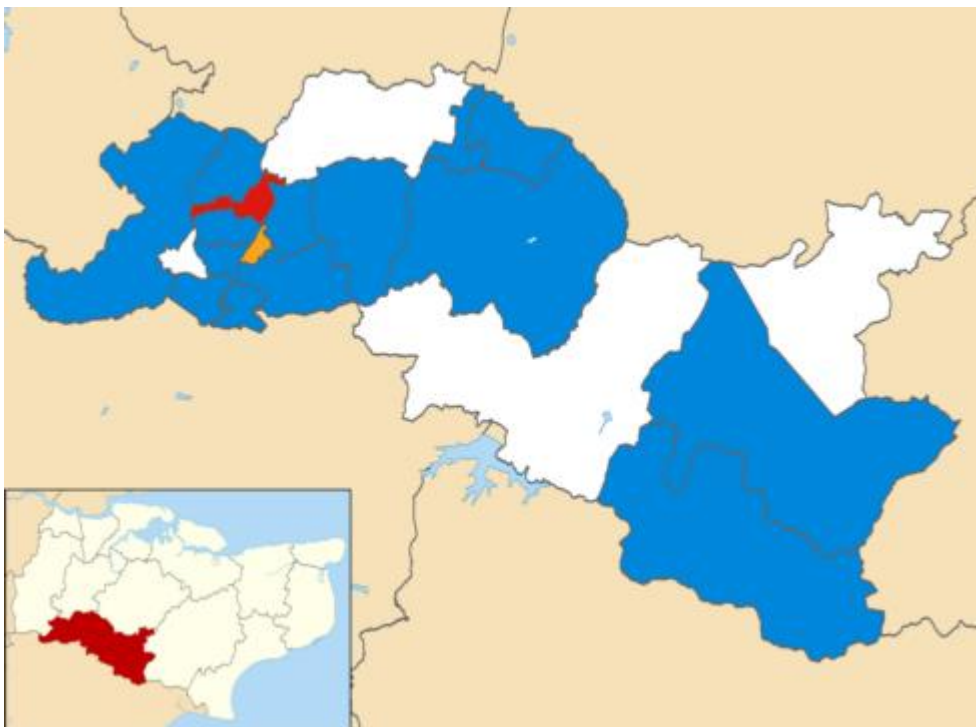
Hours of  
Independent Living  
Support

As an independent local charity, every achievement of the past year was made possible by the dedication of our team and support of our community.

Here is the scale of the impact we achieved together in 2025.

966

Hours of free  
Advocacy



6,276

Enquiries for free  
Information &  
Advice

889

Memory Cafe  
clients

£1,389,023

Taken up in community benefits.  
Accessed through our free  
Information & Advice service

188

Memory  
Cafes

# Report of the Trustees



# Report of the Trustees

## For the year ended 31<sup>st</sup> March, 2025 Inclusive of Director's report

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charitable company's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

### Financial review

#### *Reserves policy*

The Charity needs reserves to safeguard its day to day services by maintaining a positive cash flow without recourse to borrowing. £170K is sufficient and also would currently be sufficient to wind the charity down within 3 months as per the Charity Commission recommendations.

We have produced a £13,613 deficit for the year leaving the total unrestricted reserves figure at £244,136. Of this, £18,584 is set aside for the exploration of refurbishing the current premises occupied by the charity or potentially moving to a new venue. The trustees believe that this level is sufficient to enable the organisation to continue and ensure stability.

# Report of the Trustees

## For the year ended 31<sup>st</sup> March, 2025 Inclusive of Director's report

### *Major risks*

The trustees have assessed the major risks to which the charitable company is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

### *Risk Management*

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

Systems of internal control are designed to provide reasonable but not absolute assurance against material mis-statement or loss.

They include:

- A strategic plan and an annual budget approved by the Trustees.
- Regular consideration by the Trustees of financial results, variance from budgets, non-financial performance indicators and benchmarking.
- Delegation of authority and segregation of duties. Identification and management of risks.
- Identification and management of risks.

# Objectives and activities





# Objectives and activities

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charitable company should undertake.

Our main objective is to promote the following purposes for the benefit of the public and/or older people in and around the Borough of Tunbridge Wells.

We attempt to achieve these objectives in a number of ways including the provision of practical services such as Day Care, Dementia Day Care, Information & Advice, Advocacy Services, Independent Living Services and many more.

**Preventing or relieving  
the poverty of older  
people**

**Promoting the human  
rights of older people  
in accordance with  
the universal  
declaration of human  
rights.**

**Advancing  
education**

**Promoting  
equality  
and  
diversity**

**Preventing or relieving  
sickness, disease or  
suffering in older people  
(whether emotional,  
mental or physical).**

**Assisting older people in need  
by reason of ill-health,  
disability, financial hardship,  
social exclusion or other  
disadvantage; and such other  
charitable purposes for the  
benefit of older people as the  
trustees may from time to  
time decide. The outcome of  
this being the promotion of  
the well-being of older people.**

# Achievements and performance



# Advocacy

**Our Advocacy Service provides tailored support to older adults, helping them navigate challenges, explore their options, and make informed choices, ensuring their voices are heard and respected.**

Advocacy can be immensely beneficial for older individuals when navigating significant life decisions. For many seniors, even when equipped with comprehensive information, additional support is often necessary in certain circumstances. Regrettably, as they age, older adults may experience feelings of being overwhelmed by life transitions. They may perceive that they can no longer manage tasks that were once straightforward. Furthermore, they might feel unheard and find it challenging to articulate their needs.

As advocates, we assist and support clients with various matters. To facilitate this process, we attentively listen to my clients' perspectives and concerns. Subsequently, we help them explore all available options and rights. We provide information that empowers them to make informed decisions without imposing advice or judgement. We assist in completing forms, drafting letters, and making telephone calls, either alongside our clients or on their behalf.

This year, we have provided assistance and support to 161 clients facing a diverse array of issues. Some clients require only brief interventions to resolve their concerns, while others have sought our guidance over many years, returning as new challenges arise.



# Independent Living Support

**We help older people remain independent and supported in their own homes by assisting with day-to-day living tasks.**

The ILSS remains dedicated to helping individuals maintain their independence, recognising that independence means something different to every person. With this philosophy at its core, ILSS is flexible, responsive, and tailored to meet individual needs.

- 1,200–1,400 support hours delivered per month
- Entirely self-funded, with no external financial support
- Person-led care plans that reflect each client's preferences
- Support spans from daily tasks to complex needs
- Staff are professional, compassionate, and aware of service boundaries

ILSS continues to be a vital and stable service within the local area, adapting to meet the evolving needs of those it supports.

**“My support worker gives me the confidence to tackle each day. It’s not just the help, it’s knowing someone genuinely cares.”**



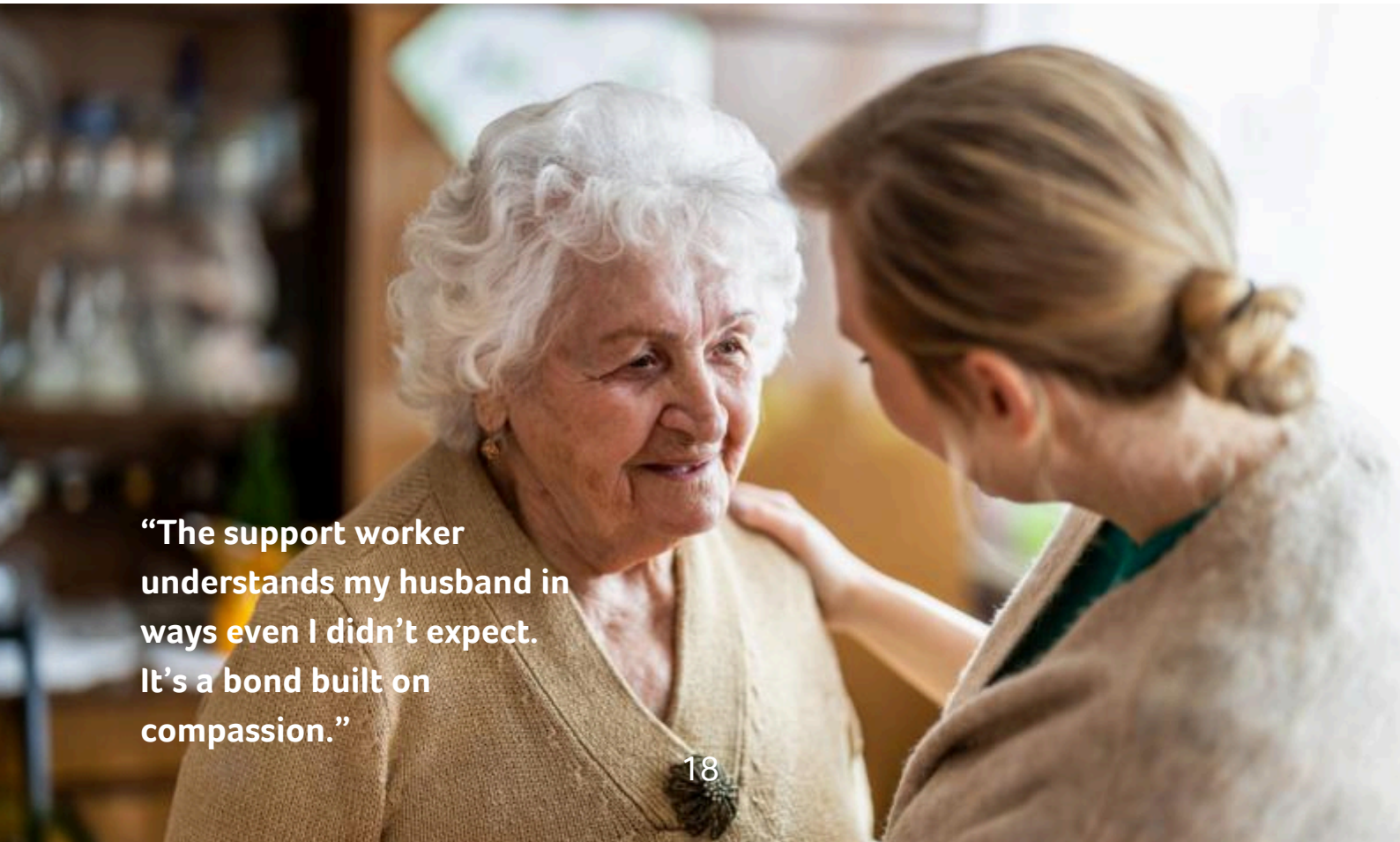
# Dementia Outreach

**We support clients living with Dementia by offering stimulating activities on a one-to-one basis with a support worker.**

This specialised service offers 90 -100 hours of one-to-one support monthly, providing invaluable aid to individuals living with dementia and their families.

- Personalised support rooted in strong relationships
- Clients may not recall names, but they remember kindness and connection
- Activities happen at home or in safe, familiar spaces to reduce stress
- Offers unintentional but welcome respite for carers

Though small in scale, Dementia Outreach delivers a profound impact, nurturing trust, joy, and dignity in every interaction.



**“The support worker understands my husband in ways even I didn’t expect. It’s a bond built on compassion.”**



# Memory Cafes and Support Groups

**Our Memory Cafes offer a safe, friendly space for clients living with dementia and their carers to access mutual support, share experiences and socialise.**

Now in their fifth year, the Memory Cafés have grown steadily since inception and serve several locations across the Tunbridge Wells district, including rural Cranbrook.

- Free service, funded by KCC under a renewed contract
- Locations embedded in local communities
- Offers safe, welcoming spaces for people experiencing cognitive decline
- Clients and families enjoy companionship, engagement, and peer support
- Informal respite and social connection for carers

The cafés promote emotional wellbeing, reduce isolation, and create inclusive opportunities for people and their families to connect and thrive.

**“It’s our favourite day of the week. Good conversation, laughter, and a space where we feel understood.”**

# Information and Advice

**In the last year, we answered 6,276 enquiries for free information and advice, allowing us to save older people in Tunbridge Wells £1,389,023.**

Our Information and Advice service is always very busy, and this year has certainly been no exception. As usual this is both due to a high number of enquiries/referrals and also due to there being a very limited number of other services in the area who offer I&A home visits. We have had 6276 enquiries this year, and our benefit take up figure (how much money people will now get as a result of benefits claimed this year) was £1,389,023. This figure includes all benefits, for example, Attendance Allowance, Personal Independence Payments, Pension Credit and Housing & Council Tax Benefit.

At Age UK Tunbridge Wells we feel that all older people should have choice and control over their own lives, with easy access to the information and advice they need to make that happen. It's not always easy for older people to find out what services, benefits or other help is available, especially as public sector spending cuts mean that free help is increasingly rare. Sadly older people are often passed from pillar to post and find that they're up against a lack of coordination and communication between health and care services, meaning that getting answers to important questions can be a struggle. Even if people can get hold of information and advice, it's not always easy to understand, especially if there's nobody to explain it to them.

Our Information and Advice Service provides support at every level, from offering clear, straightforward guidance to help people take their first steps, to working one-to-one with individuals facing more complex challenges. We take the time to sit alongside people, helping them to understand their options and find practical solutions. By offering home visits, we ensure that no one is excluded simply because they are unable to leave their home - a service that is especially vital for vulnerable older people living in the most rural parts of our borough.

# Information and Advice

At the heart of our work is a commitment to helping older people live as independently as possible. This includes supporting them to claim the benefits they are entitled to, as well as helping them access the wider support they need by referring and signposting them to other appropriate services and agencies.

As usual by far the most common benefit which people need support with is Attendance Allowance. We have supported 258 people to apply for it this year, giving them either £73.90 or £110.40 per week towards improving their quality of life. This has made a huge difference to many people.

Aside from Attendance Allowance, we also carry out full benefit checks, and support people to apply for many other benefits and grants, including Housing Benefit, Council Tax Benefit, Pension Credit and Personal Independence Payment. We also helped 71 people to obtain a Blue Badge, making it easier for them to get out and about, and therefore improving their quality of life.



# Community Engagement and Fundraising

**Our Community Engagement and Fundraising efforts focus on building strong connections with local individuals, businesses, and organisations.**

## **2025 performance**

In 2025, our fundraising strategy successfully balanced securing targeted grants with building robust local community participation. As an independent charity, the success of this activity is critical to sustaining our core services, enabling us to respond quickly and effectively to local needs and crises.

As an independent charity, we are responsible for raising the funds needed to deliver our services to the local community. Several of our practical support services are moving towards financial sustainability, with older people making a contribution to the support they receive. However, other essential services, such as Information and Advice, Advocacy and Befriending, remain free at the point of access and receive no financial contribution from those who use them.

To bridge the gap between income and the true cost of our services, we fundraise through a variety of channels. We secure grants for specific areas of work, including the BIG Lottery Fund, which has supported our Information and Advice service for three years (this being the final year), and for essential equipment. Alongside this, we continue to grow our charitable fundraising.

Our fundraising efforts have strengthened significantly this year, led by our Community Liaison Officer and supported through our Marketing and Social Media channels. We are grateful for the tremendous support shown by local residents and businesses, many of whom have been keen to get involved. We both host our own events and take part in wider community activities such as the Tunbridge Wells Half Marathon and the London to Brighton Cycle Race. Several events have benefited from corporate sponsorship, and we look forward to developing these partnerships further in the year ahead.

# Community Engagement and Fundraising

We have also received valuable support from Tunbridge Wells Borough Council to reach people who are particularly socially isolated, and from Age UK Herne Bay & Whitstable (AUKH&W), which holds a Kent County Council contract to deliver community-based dementia services. Through this collaboration, AUKH&W has shared resources enabling us to deliver the Dementia & Me service in Tunbridge Wells.

On behalf of our clients, we extend our sincere thanks to everyone who has supported us this year. Your generosity has made it possible for our work to continue, and we look forward to building on this vital support in the years to come.

## Financial projections and strategy for 2026

The strategy for 2026 is built on two pillars: sustaining our essential day-to-day operations and launching the most ambitious project in our history, the Capital Campaign for a new Day Centre. Our current tenancy at the Wood Street site is approaching a natural transition point with Tunbridge Wells Borough Council. This presents a unique opportunity to secure a permanent legacy for the older residents of our borough.

A new Day Centre will allow us to:

- Expand specialist care: Create a purpose-built, dementia-friendly environment that can support more clients with complex needs.
- Increase accessibility: Modernise our facilities to accommodate a wider range of mobility requirements and offer more accessible parking to our clients.
- Guarantee longevity: Secure our independence by owning a permanent home, making sure that Age UK Tunbridge Wells remains part of the community for decades to come.

Success in the 2026 fundraising year is directly tied to securing a cornerstone grant for this transformative project.





# Volunteering

**We rely on a dedicated team of volunteers who play a vital role in supporting our clients and services.**

Our volunteers are the cornerstone of Age UK Tunbridge Wells. This year, as always, they have demonstrated extraordinary compassion and dedication, providing a vital bridge between our services and the older people of our borough.

In 2025, our volunteers supported almost every aspect of our operations, including:

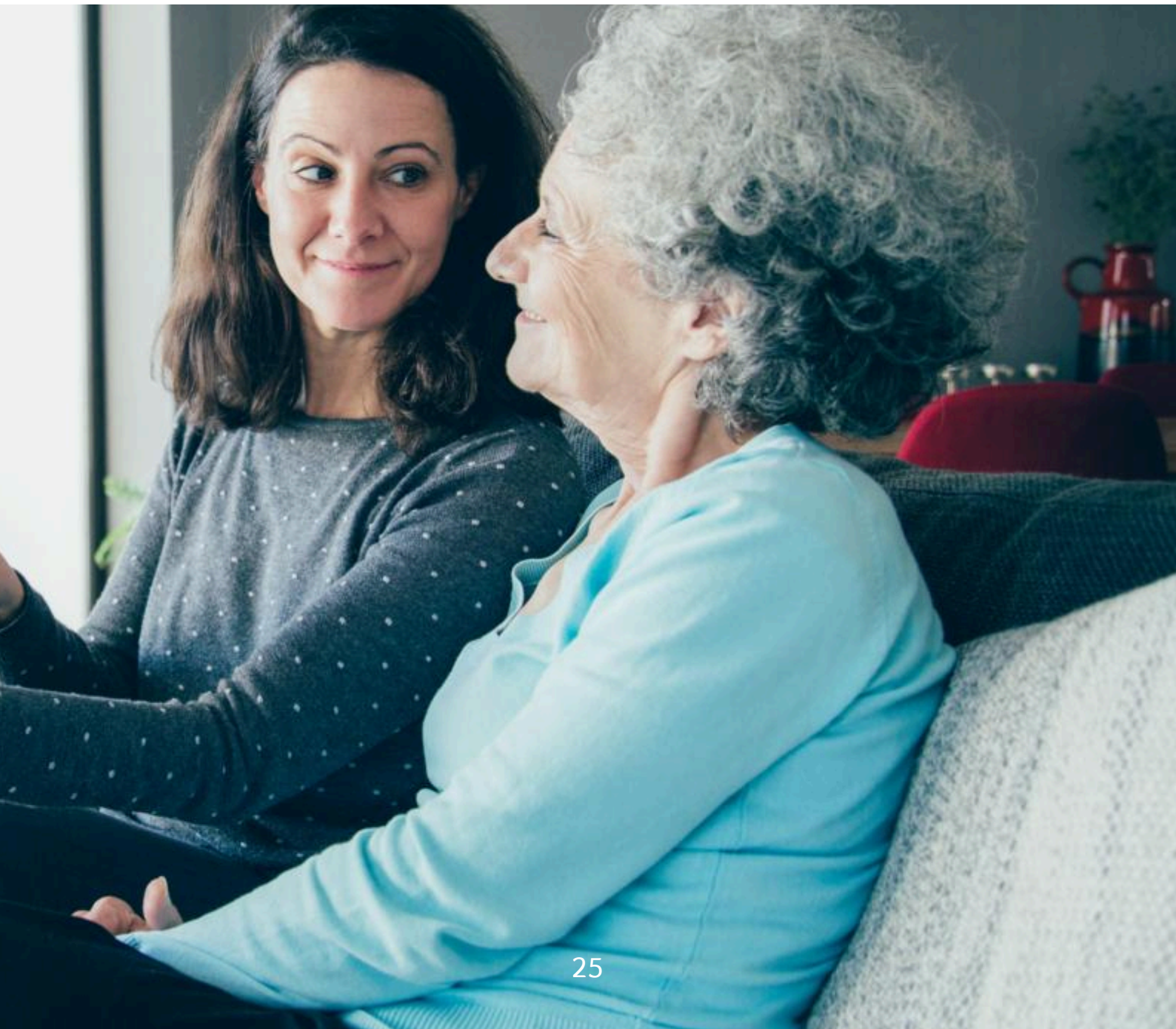
- Befriending: Providing vital companionship to those at risk of isolation.
- Day-Care support: Assisting our professional care staff during both Dementia-specialist and generic daycare sessions.
- Digital inclusion: Delivering expert I.T. support to help clients navigate the digital world.
- Operational support: Managing our busy reception desk, supporting our cafes, and supporting the delivery of lunches to clients homes, as part of our Community Hot Meal service.

**“In the anniversary of two years of being part of Age UK Tunbridge Wells, I would recommend everyone to do it. I joined when I moved down from London to a new area alone and realised connection is why we are here. We can't help everyone, but everyone can help someone. Catching up every fortnight has become something we both look forward to. I'm hopeful that if everyone has connection it can re light their fire for life back.”**

# Volunteering

Our volunteers help us strengthen our impact. Our resident I.T. specialist is a prime example, consistently going above and beyond to solve complex technical hurdles for our clients. In our Day-Care centre, volunteers also continue to be invaluable. By engaging directly with clients through entertainment and activities, they make sure our sessions run smoothly and that every client feels valued and included.

This year, we successfully recruited 23 new volunteers into the team. Our recruitment process remains rigorous. We are incredibly proud of the high calibre of individuals who represent our team of volunteers.



# Befriending & LGBTQ+ Befriending

**We support older adults by providing companionship through Befriending and LGBTQ+ Befriending services, offering regular, meaningful connections with a volunteer 'friend'.**

Befriending remains one of our most essential services, providing a lifeline to older people who are socially isolated or find it difficult to leave their homes. At Age UK Tunbridge Wells, we believe that regular contact with a 'friend' can transform someones life.

Our befriending service is built on the foundation of personalised matching. We carefully pair clients and volunteers based on shared interests, life experiences, and personalities.

In 2025, we have continued to develop our LGBTQ+ Befriending service. We recognise that older members of the LGBTQ+ community can face unique challenges and may feel a greater sense of isolation or a hesitation to access mainstream support. By offering specialised befriending, we provide a safe, inclusive space where clients can be their authentic selves. This service is critical in making sure that every member of our community, regardless of their background, feels never forgotten and always valued.

As an independent local charity, we know that we could not achieve what we do without the gift of time. We are pleased to share the below statement from one our volunteers on their experiences with our Befriending service:

**“Sheila, who is a very attractive and engaging lady of 92, is a firm friend now. She is wonderful company, we can talk about anything. She is totally switched on and up to date on all that is happening in the world. I lost my mother in law two years ago and it almost seems like I have found a new one! Looking forward to a long friendship with the lovely Sheila.”**

# Day Care

**Our Day Care service provides a supportive and social environment where older people can connect, enjoy a hot, nutritious meal, and participate in engaging activities, all while receiving the assistance they need.**

The importance of providing a safe, supported environment for older people who are, or are at risk of becoming socially isolated cannot be underestimated. As society increasingly recognises the detrimental effects of loneliness, Age UK Tunbridge Wells remains committed to providing a space where clients can regain, maintain, and develop vital social connections.

Our Day Care service runs twice a week, every Monday and Thursday, offering up to 40 places per day. People come to the centre to meet up, join in with activities, make friends and enjoy a wholesome lunch with company.

For many of our clients, these visits are the highlight of their week. For those facing mobility or confidence challenges, the centre provides a necessary break in routine and a reason to engage with the world outside their homes.

We take a comprehensive approach to care, making sure our clients stay both physically and mentally active:

- Physical wellbeing: We offer tailored activities designed to maintain balance and strength, helping to prevent falls and slow progressive mobility decline.
- Mental engagement: Our team provides a range of cognitive activities to keep the mind sharp and engaged, from bingo and games to creative discussions.
- Personalised care: With a dedicated team of staff and volunteers on hand, we make sure that every individual receives the specific level of support they need to participate fully.



# Day Care



As an independent local charity, we understand that getting to us can be a barrier. We work closely with our partners, Compaid and the Community Care Service, to coordinate transport for those who need it, making sure our doors are open to everyone in the borough regardless of their mobility.

Our centre offers a lively, social atmosphere. Whether chatting with friends in our communal areas or spending time in our dedicated outdoor space, clients are encouraged to enjoy the fresh air. Our garden remains a particular favourite, where clients can get involved in light gardening or simply sit and enjoy the surroundings.

Through our Day Care services, we make sure that the older people of Tunbridge Wells feel never forgotten and always valued, providing them with a community they always feel part of.



# Dementia Day Care

**Our Dementia Day Care Service offers a safe, supportive space for individuals with dementia to engage in meaningful activities, socialise, and enjoy a fulfilling day tailored to their needs.**

Our specialist Dementia Day Care is designed specifically for those navigating their unique journey with dementia. We provide a dedicated space where clients are supported to remain socially active, engaged, and connected to their interests in a safe and stimulating environment.

We believe that a dementia diagnosis should not mean a loss of independence. Where possible and to the right degree, our activities are carefully curated to encourage autonomy and personal choice:

- Creative expression: Clients participate in art, singing, and playing music. These are activities that often tap into deep-seated memories.
- Physical movement: We incorporate physical movements to help maintain strength and coordination.
- Social connection: Beyond activities, we prioritise peer support. By offering breakfast, lunch, and afternoon tea, we create natural opportunities for clients to socialise and build friendships.

With gentle support and expert care, we make sure our clients can fully enjoy the day's activities at a pace that suits them.

# Dementia Day Care

The demand for this specialist support service remains high. On average, the Centre sees over 180 visits per month, with many clients choosing to attend one, two, or even three days per week to maintain a consistent routine.

Our Centre provides a secure yet welcoming environment, featuring a pleasant garden where clients can enjoy the fresh air. We work hard to encourage the retention of decision-making functions, personal preference, and a feeling of choice and control. Our dedicated staff lead these sessions with encouragement and practical care support, helping every client get the absolute most out of their time with us.

By default, this service provides a much-needed and often life-changing respite for loved ones, family carers, and professional carers. Knowing their relative is in a safe, professional, and calm environment allows carers to recharge.



# Community Hot Meals

**Our Community Meal Service provides freshly prepared, nutritious meals to older people, offering both essential nourishment and a friendly connection through regular deliveries.**

There is nothing better than a hot, home-cooked meal and a pleasant interaction with a friendly face every day, and that perfectly sums up our Community Meal Service. We deliver a two-course hot lunch and, if requested, a cold supper pack directly to our clients' doors.

All our food is prepared fresh each day by our fantastic team of chefs and delivered at lunchtime by our dedicated team of staff and volunteers. We plan our menus in advance, ensuring that all individual preferences and dietary requirements are carefully catered for. For our most vulnerable clients, our staff go the extra mile by plating up the meal to make sure it is ready to enjoy immediately.

Because our staff and volunteers cover regular routes, they build genuine relationships with the people they visit. This familiarity is a highlight of the day for many clients, but it also serves a vital safety function. Our team is trained to:

- Monitor wellbeing: Check in on how clients are doing and note any concerns.
- Observe changes: Report back if there are noticeable changes in a client's health, wellbeing, or living circumstances.
- Provide reassurance: For those who live alone or are socially isolated, the knowledge that someone who cares will be calling by is incredibly reassuring.

We deliver over 1,000 meals each month in and around the Tunbridge Wells area.

# Future Vision: Growth, Support, and Sustainability

Looking ahead, our aim is to continue growing and enriching the services we offer, ensuring older clients and their families receive the highest quality support. At the heart of this, we remain focused on nurturing not just those who receive support, but also those who deliver it - with empathy, excellence through our expansion. A commitment to sustainability, inclusivity, and staff wellbeing. Our priorities for the future include:

- Expanding outreach to underserved communities
- Developing specialised services for older clients
- Strengthening support for staff through training and wellbeing resources
- Building collaborative partnerships across health and care sectors
- Monitoring feedback and outcomes for continuous improvement





# Report of the Trustees

## Structure, governance and management

The charitable company is a company limited by guarantee. 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.

The Charity is controlled by its Memorandum and Articles and operates under its constitution which was adopted on 17th February 1948. The constitution has subsequently been amended on 17th January 1994, 10th October 1985 and 12th September 2000.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Nigel Morris

Jeffrey Christopher Moys

Katherine Mary Sergeant

Sandra Jacqueline Wisdom

Kevin John Pharoah

Lucy Ann Chowdhury

Candy Roberts

(Appointed 6 December 2024)

(Appointed 16 July 2025)



# Report of the Trustees

## Structure, governance and management

### *Recruitment and appointment of trustees*

The Chair undertakes an audit of the Trustees on an annual basis to ensure the Board has a full complement of members with relevant skills and expertise. Where gaps are identified Trustees are offered any required training and new members recruited as required. Trustees retire in rotation and are elected at the Annual General Meeting. New Trustees can be appointed in this way or can be co-opted by the Board in accordance with the Articles of Association.

### *Organisational structure*

General control, management and administration of the Charity is carried out by the Board of Trustees who are appointed by way of nomination and election by the membership in accordance with the procedures detailed in the Governing Document. The Board of Trustees is authorised to appoint new Trustees to fill vacancies through resignation or death of an existing Trustee.

The Trustees named on page 3 have served throughout the year stated unless stated otherwise. The Board met 6 times during the year. Trustees formulate the strategic direction of the Charity and have overall responsibility for ensuring the Charity has appropriate systems of control, financial and otherwise. Responsibility for the day-to-day management of the Charity and the delivery of services is delegated to the Chief Officer

### *Induction and training of new trustees*

New Trustees work through an induction period. They are provided with an induction pack that includes a copy of the governing document, recent board meeting minutes, an annual report and accounts, and the business plan. A Trustee is mentored and guided by a fellow Trustee and the Chief Officer who will help familiarise the new member with the organisational structure, the individual staff and volunteers, an overview of the services provided and the policies and procedures currently in place.



# Report of the Trustees

## Structure, governance and management

### *Affiliation and relationship between the Charity and other organisations*

Age UK Tunbridge Wells is a Brand Partner with Age UK, which was formed in 2009 by the merger of Age Concern and Help the Aged. The Trustees of Age UK Tunbridge Wells signed the Partnership Agreement and the Directors believe it remains beneficial to the operation of the organisation. Age UK Tunbridge Wells remains an independent, locally-governed and locally-funded organisation, able to respond to the needs of people in later life within the Tunbridge Wells locality.

The trustees' report was approved by the Board of Trustees.



**Nigel Stratton Chairman**

Trustee

Date: 26.02.26

# Statement of trustees' responsibilities

The trustees, who are also the directors of Age UK Tunbridge Wells for the purpose of company law, 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).

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 year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

# Independent examiner's report



# Independent examiner's report

## To the Trustees of Age UK Tunbridge Wells

I report to the trustees on my examination of the financial statements of Age UK Tunbridge Wells (the charitable company) for the year ended 31 March 2025.

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

As the trustees of the charitable company (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

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



# Independent examiner's report

## Independent examiner's statement

Since the charitable company's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no 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 charitable company as required by section 386 of the Companies Act 2006.
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
4. the financial statements 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 financial statements 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 financial statements to be reached.



**JP van der Merwe ACA**

For and on behalf of  
Foot Davson Ltd  
Lonsdale Gate, Lonsdale Gardens  
Tunbridge Wells  
Kent  
TN1 1NU

Date: 26/04/2026

# Financial activities





# Statement of financial activities

## Including income and expenditure account For the year ended 31<sup>st</sup> March, 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total Unrestricted funds 2025 £	Restricted funds 2024 £	Total 2024 £	
	Notes						
Income and endowments from:							
Donations and legacies	3	7,841	-	7,841	14,880	-	14,880
Charitable activities	4	877,866	-	877,866	821,315	-	821,315
Other trading activities	5	40,872	-	40,872	21,806	14,000	35,806
Investments	6	4,459	-	4,459	5,226	-	5,226
Other income	7	6,400	-	6,400	595	-	595
Total income		937,438	-	937,438	863,822	14,000	877,822
Expenditure on:							
Raising funds	8	5,438	415	5,853	1,023	-	1,023
Charitable activities	9	944,198	1,000	945,198	885,048	18,274	903,322
Total expenditure		949,636	1,415	951,051	886,071	18,274	904,345
Net expenditure and movement in funds		(12,198)	(1,415)	(13,613)	(22,249)	(4,274)	(26,523)
Reconciliation of funds:							
Fund balances at 1 April 2024		256,334	4,724	261,058	278,583	8,998	287,581
Fund balances at 31 March 2025		244,136	3,309	247,445	256,334	4,724	261,058

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

# Balance sheet

## As at 31<sup>st</sup> March, 2025

	Notes	2025 £	£	2024 £	£
<b>Fixed assets</b>					
Tangible assets	14		9,879		13,089
<b>Current assets</b>					
Stocks	15	375		375	
Debtors	16	75,323		83,211	
Cash at bank and in hand		195,807		210,132	
		<u>271,505</u>		<u>293,718</u>	
<b>Creditors: amounts falling due within one year</b>	17	<u>(33,939)</u>		<u>(45,749)</u>	
<b>Net current assets</b>			237,566		247,969
<b>Total assets less current liabilities</b>			<u>247,445</u>		<u>261,058</u>
<b>The funds of the charitable company</b>					
Restricted income funds	18	3,309		4,724	
Unrestricted funds	19	244,136		256,334	
		<u>247,445</u>		<u>261,058</u>	

The notes on pages 44 to 61 form part of these financial statements.

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 26.02.26



**Nigel Stratton Chairman**

Trustee

**Company registration number 07956458 (England and Wales)**

# Statement of cash flows

## For the year ended 31<sup>st</sup> March, 2025

	Notes	2025 £	£	2024 £	£
<b>Cash flows from operating activities</b>					
Cash (absorbed by)/generated from operations	22		(16,918)		1,156
<b>Investing activities</b>					
Purchase of tangible fixed assets		(1,866)		(14,100)	
Investment income received		4,459		5,226	
<b>Net cash generated from/(used in) investing activities</b>			2,593		(8,874)
<b>Net cash generated from financing activities</b>			-		-
<b>Net decrease in cash and cash equivalents</b>			(14,325)		(7,718)
Cash and cash equivalents at beginning of year			210,132		217,850
<b>Cash and cash equivalents at end of year</b>			195,807		210,132

The notes on pages 44 to 61 form part of these financial statements.

# Notes to the financial statements

For the year ended 31<sup>st</sup> March, 2025

## 1. Accounting policies

Age UK Tunbridge Wells is a private company limited by guarantee incorporated in England and Wales and is registered as a charity with the Charity Commission. The company and charity registration numbers, registered office and principal place of business are given on the charity information page and the governing document details are set out in the trustees' report.

### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charitable company's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charitable company is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charitable company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

# Notes to the financial statements

## Continued

### **1.3 Charitable funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

### **1.4 Income**

Income is recognised when the charitable company is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charitable company has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charitable company has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

# Notes to the financial statements

## Continued

### 1.5 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 are allocated on the portion of the asset's use.

The cost of overall direction and administration on each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity:

Social Opportunities 15%  
Independent Living Service 20%  
Dementia Services 20%  
ISM and Befriending services 5%  
Advice and Information 7%  
Advocacy 3%  
Community Meal Service 20%  
Community Sponsorship 5%  
Awareness Raising 5%

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



# Notes to the financial statements

## Continued

### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold improvements	10% on cost
Fixtures and fittings	20% on cost
Office equipment	25% on cost
Motor vehicles	20% reducing balance method

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

### 1.7 Impairment of fixed assets

At each reporting end date, the charitable company reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

### 1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

# Notes to the financial statements

## Continued

### **1.9 Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

### **1.10 Financial instruments**

The charitable company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the charitable company's balance sheet when the charitable company becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

#### *Basic financial assets*

[Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

# Notes to the financial statements

## Continued

### *Basic financial liabilities*

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

### *Derecognition of financial liabilities*

Financial liabilities are derecognised when the charitable company's contractual obligations expire or are discharged or cancelled.

### **1.11 Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charitable company is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

# Notes to the financial statements

## Continued

### 1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### 1.13 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

## 2. Critical accounting estimates and judgements

In the application of the charitable company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

## 3. Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	<u>7,841</u>	<u>14,880</u>

# Notes to the financial statements

## Continued

### 4 Income from charitable activities

	Social Opportunities 2025 £	Independent Living Service 2025 £	Dementia Services 2025 £	Meal Service 2025 £	Total 2025 £	Total 2024 £
Client contributions	142,209	337,616	163,550	159,922	803,297	754,042
Grants	74,569	-	-	-	74,569	67,273
	<u>216,778</u>	<u>337,616</u>	<u>163,550</u>	<u>159,922</u>	<u>877,866</u>	<u>821,315</u>
<b>Analysis by fund</b>						
Unrestricted funds	<u>216,778</u>	<u>337,616</u>	<u>163,550</u>	<u>159,922</u>	<u>877,866</u>	<u>821,315</u>



# Notes to the financial statements

## Continued

### Performance related grants analysis

	Social Opportunities 2025 £	Total 2025 £	Social Opportunities 2024 £	Advice and Information 2024 £	Total 2024 £
Southborough & High Brooms AC	10,000	10,000	10,000	-	10,000
Age UK	5,000	5,000	10,000	-	10,000
Big Lottery Funding	39,919	39,919	10,833	-	10,833
Kent Community Grant	-	-	-	5,000	5,000
Dementia and Me	-	-	31,440	-	31,440
TWBC Grant	19,650	19,650	-	-	-
Other	-	-	-	-	-
	<u>74,569</u>	<u>74,569</u>	<u>62,273</u>	<u>5,000</u>	<u>67,273</u>

Previous year:	Social Opportunities 2024 £	Independent Living Service 2024 £	Dementia Services 2024 £	Advice and Meal Service Information 2024 £	2024 £	Total 2024 £
Client contributions	99,965	326,491	155,656	-	171,930	754,042
Grants	62,273	-	-	5,000	-	67,273
	<u>162,238</u>	<u>326,491</u>	<u>155,656</u>	<u>5,000</u>	<u>171,930</u>	<u>821,315</u>
<b>Analysis by fund</b>						
Unrestricted funds	<u>162,238</u>	<u>326,491</u>	<u>155,656</u>	<u>5,000</u>	<u>171,930</u>	<u>821,315</u>

### 5 Income from other trading activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total Unrestricted funds 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fundraising events	<u>40,872</u>	<u>-</u>	<u>40,872</u>	<u>21,806</u>	<u>14,000</u>	<u>35,806</u>

# Notes to the financial statements

## Continued

### 6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	4,459	5,226

### 7 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	6,400	595

### 8 Expenditure on raising funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<b>Fundraising and publicity</b>						
Seeking donations, grants and legacies	5,438	415	5,853	1,023	-	1,023

# Notes to the financial statements

## Continued

### 9 Expenditure on charitable activities

	Social Opportunities	Independent Living Service	Dementia Services	Information and advice	Meal Service	Advocacy	ISM and Befriending, Awareness Raising, and Community Sponsorship	Total
	2025 £	2025 £	2025 £	2025 £	2025 £	2025 £	2025 £	2025 £
<b>Direct costs</b>								
Direct	165,162	312,929	60,301	26,892	167,766	24,942	21,771	779,763
<b>Share of support and governance costs</b>								
Management	23,984	31,979	31,979	11,193	31,979	4,797	23,984	159,895
Governance	831	1,108	1,108	388	1,108	166	831	5,540
	<u>189,977</u>	<u>346,016</u>	<u>93,388</u>	<u>38,473</u>	<u>200,853</u>	<u>29,905</u>	<u>46,586</u>	<u>945,198</u>
<b>Analysis by fund</b>								
Unrestricted funds	189,827	345,816	93,188	38,403	200,653	29,875	46,436	944,198
Restricted funds	150	200	200	70	200	30	150	1,000
	<u>189,977</u>	<u>346,016</u>	<u>93,388</u>	<u>38,473</u>	<u>200,853</u>	<u>29,905</u>	<u>46,586</u>	<u>945,198</u>

# Notes to the financial statements

## Continued

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<b>9</b>	<b>Expenditure on charitable activities</b>	<b>(Continued)</b>
	<u>Support Costs</u>	
	Activity	Basis of allocation
	Management	Staff activity
	Governance costs	Staff activity

# Notes to the financial statements

## Continued

### 9 Expenditure on charitable activities

Previous year:	Social Opportunities	Independent Living Service	Dementia Services	Information and advice	Meal Service	Advocacy	ISM and Befriending, Awareness Raising, and Community Sponsorship	Total
	2024 £	2024 £	2024 £	2024 £	2024 £	2024 £	2024 £	2024 £
<b>Direct costs</b>								
Direct	154,794	296,718	67,879	25,275	151,164	23,324	20,367	739,521
<b>Share of support and governance costs</b>								
Management	19,745	32,999	32,999	11,550	33,001	4,952	24,755	160,001
Governance	570	760	760	266	760	114	570	3,800
	<u>175,109</u>	<u>330,477</u>	<u>101,638</u>	<u>37,091</u>	<u>184,925</u>	<u>28,390</u>	<u>45,692</u>	<u>903,322</u>
<b>Analysis by fund</b>								
Unrestricted funds	175,109	330,477	83,364	37,091	184,925	28,390	45,692	885,048
Restricted funds	-	-	18,274	-	-	-	-	18,274
	<u>175,109</u>	<u>330,477</u>	<u>101,638</u>	<u>37,091</u>	<u>184,925</u>	<u>28,390</u>	<u>45,692</u>	<u>903,322</u>

# Notes to the financial statements

## Continued

### 10 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	2,520	3,800
Depreciation of owned tangible fixed assets	5,076	4,699
Operating lease charges	16,490	16,735
	<u>          </u>	<u>          </u>

The financial statements were audited in the previous year (2024).

### 11 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charitable company during the year.

### 12 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Social Opportunities	17	16
Independent Living Service	25	25
Social Integration and other services	-	3
Administrative Support	3	2
Marketing	2	2
Total	<u>          </u>	<u>          </u>
	47	48
	<u>          </u>	<u>          </u>

#### Employment costs

	2025 £	2024 £
Wages and salaries	616,077	608,810
Social security costs	34,402	24,467
Other pension costs	9,757	8,693
	<u>          </u>	<u>          </u>
	660,236	641,970
	<u>          </u>	<u>          </u>

There were no employees whose annual remuneration was more than £60,000.

#### Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	101,193	95,473
	<u>          </u>	<u>          </u>



# Notes to the financial statements

## Continued

### 13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

### 14 Tangible fixed assets

	Leasehold improvements £	Fixtures and fittings £	Office equipment £	Motor vehicles £	Total £
<b>Cost</b>					
At 1 April 2024	17,837	28,605	15,983	57,091	119,516
Additions	-	-	1,866	-	1,866
At 31 March 2025	17,837	28,605	17,849	57,091	121,382
<b>Depreciation and impairment</b>					
At 1 April 2024	16,122	17,231	15,983	57,091	106,427
Depreciation charged in the year	1,715	2,895	466	-	5,076
At 31 March 2025	17,837	20,126	16,449	57,091	111,503
<b>Carrying amount</b>					
At 31 March 2025	-	8,479	1,400	-	9,879
At 31 March 2024	1,715	11,374	-	-	13,089

### 15 Stocks

	2025 £	2024 £
Finished goods and goods for resale	375	375

### 16 Debtors

	2025 £	2024 £
<b>Amounts falling due within one year:</b>		
Trade debtors	74,327	75,720
Other debtors	996	7,491
	75,323	83,211

# Notes to the financial statements

## Continued

### 17 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	19,293	12,746
Other creditors	2,106	1,459
Accruals and deferred income	12,540	31,544
	<u>33,939</u>	<u>45,749</u>

### 18 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
Minerva Trust Fund	405	-	-	405
LGBT Awareness Fund	3,319	-	(415)	2,904
ILS Bursary	1,000	-	(1,000)	-
	<u>4,724</u>	<u>-</u>	<u>(1,415)</u>	<u>3,309</u>

#### Previous year:

	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
Minerva Trust Fund	405	-	-	405
LGBT Awareness Fund	3,319	-	-	3,319
ILS Bursary	1,000	-	-	1,000
Dementia and Me	4,274	-	(4,274)	-
Magic Table	-	14,000	(14,000)	-
	<u>8,998</u>	<u>14,000</u>	<u>(18,274)</u>	<u>4,724</u>

# Notes to the financial statements

## Continued

### 18 Restricted funds

(Continued)

#### Minerva Trust Fund

This fund has been set up to be used only in providing charitable assistance to people in the area.

#### LGBT Awareness Fund

This is for awareness raising.

#### ILS Bursary

This is for the provision of a bursary for Staff involved with this activity.

#### Dementia and Me

This was a contract commissioned by local Health and social care authorities to provide care for people post Dementia diagnosis.

#### Magic Table

Funds were raised to purchase two OMI Tables, for the day care centre. Specifically to provide activities for people living with dementia.

### 19 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
Kitchen redevelopment project management	20,000	-	(1,416)	18,584
General funds	236,334	937,438	(948,220)	225,552
	<u>256,334</u>	<u>937,438</u>	<u>(949,636)</u>	<u>244,136</u>
<b>Previous year:</b>	<b>At 1 April 2023 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>At 31 March 2024 £</b>
Kitchen redevelopment project management	20,000	-	-	20,000
General funds	258,583	863,822	(886,071)	236,334
	<u>278,583</u>	<u>863,822</u>	<u>(886,071)</u>	<u>256,334</u>

# Notes to the financial statements

## Continued

### 20 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
<b>At 31 March 2025:</b>			
Tangible assets	9,879	-	9,879
Current assets/(liabilities)	234,257	3,309	237,566
	<u>244,136</u>	<u>3,309</u>	<u>247,445</u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<b>At 31 March 2024:</b>			
Tangible assets	13,089	-	13,089
Current assets/(liabilities)	243,245	4,724	247,969
	<u>256,334</u>	<u>4,724</u>	<u>261,058</u>

### 21 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

22 Cash (absorbed by)/generated from operations	2025 £	2024 £
Deficit for the year	(13,613)	(26,523)
<b>Adjustments for:</b>		
Investment income recognised in statement of financial activities	(4,459)	(5,226)
Depreciation and impairment of tangible fixed assets	5,076	4,699
<b>Movements in working capital:</b>		
Decrease in debtors	7,888	8,312
(Decrease)/increase in creditors	(11,810)	19,894
<b>Cash (absorbed by)/generated from operations</b>	<u>(16,918)</u>	<u>1,156</u>

### 23 Analysis of changes in net funds

The charitable company had no material debt during the year.

**Thank  
you**



# How you can get involved

You can support Age UK Tunbridge Wells in a number of ways

**Donate**

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**Volunteer**

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**Fundraise**

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**Campaign**

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To find out more about how you can get involved with Age UK Tunbridge Wells visit [www.ageuk.org.uk/tunbridgewells](http://www.ageuk.org.uk/tunbridgewells)

## **Age UK Tunbridge Wells**

Day Centre  
Wood Street  
Tunbridge Wells  
Kent  
TN1 2QS

REGISTERED COMPANY

NUMBER: 07956458

(England and Wales)

REGISTERED CHARITY

NUMBER: 1147675

