

EVERGREEN CARE UK

ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDING 31ST MARCH 2025

Evergreen Care UK

Trustees' Annual Report

For the year ended 31 March 2025

Chair of Trustees' Statement

Navigating through life's transitions is never easy. There will always be bumps in the road. Having relocated our offices to Wilmington in 2022 and further stabilised our financial position in the succeeding year, we faced the fresh challenge of saying goodbye to our Founder and CEO early in 2024. Pete had given so much to the start and development of Evergreen Care, not having him around was going to be tough. But in a time of transition you learn some valuable lessons.

The first is this ... count on people to step up. We have come through this test as an organization in large part because of the hard work, dedication and solid common sense of our senior leadership team – Darren, Cathy and Beth. What a good job they have done in keeping morale high and delivery outcomes for our clients consistently achieved. No doubt they would say that it's all because we have such a great team of staff and volunteers (and we have!) but the trustees are grateful for the way they have led us through the past year.

The second transition lesson has got to be ... keep your focus. We have been able to consolidate the business and keep a steady hand on the tiller. Like all charities we have passed through the choppy waters of huge need, fundraising challenges and rising costs. Never easy. But by keeping our focus on exceptional interactions with our clients and ensuring our team feel valued and heard we come to the end of another financial year in reasonable shape.

The final lesson has got to be ... being patient. There is a lot of truth in the old proverb: 'If you want to go fast, go alone. If you want to go far, go together.' Sticking together and keeping our values have guided our search this year for a new CEO. We have needed to be patient and pray that, as with so much in Evergreen, trust that God has it covered and the right person will step forward in due course.

Our work continues and expands. We have loved reading some of the many letters of thanks from clients or their families. We have been thrilled to see the growth of Elderberries Vintage Cafés and the many social events throughout the year that have brought people together.

Gordon Raggett
Chair of Trustees

1. Objectives and Activities

Charitable Purposes

Evergreen Care UK exists to relieve the needs of older and vulnerable adults and to promote their wellbeing, independence, safety and social inclusion. The charity delivers its services through a range of practical and relational activities grounded in Christian values of compassion, dignity and respect.

The charity's objects include: - relieving need through home and wellbeing support; - protecting and preserving health; - providing training and support; - enabling social connection and community participation; and - preventing loneliness and isolation.

Public Benefit

The Trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when planning and reviewing the charity's activities. All services provided by Evergreen Care UK are carried out for the benefit of the public.

2. Achievements and Performance

Overview

During the year ended 31 March 2025, Evergreen Care UK delivered a high volume of services and achieved meaningful, measurable outcomes for older and vulnerable people across our communities. This impact was achieved despite continued sector-wide pressures, including rising costs and leadership transition, demonstrating both organisational resilience and strong operational management.

Key Outputs

- 24,703 hours of direct support delivered
- 19,454 activity sessions delivered
- 5000 Elderberries Vintage Tea Room attendances
- 108 active befriending relationships
- Approximately 10,800 volunteer hours contributed

These outputs reflect sustained demand for Evergreen's services and the charity's ability to respond at scale while maintaining quality and safeguarding standards.

Service Delivery Highlights

Home Support Services

Practical assistance including cleaning, shopping, escorting and wellbeing support enabled clients to remain independent, safe and confident in their own homes.

Wellbeing Visits

Preventative wellbeing visits played a vital role in supporting emotional health, reducing risk and delaying escalation of need, contributing to better outcomes for clients and local systems.

Friendship and Social Connection

Befriending services and Elderberries Vintage Cafés reduced loneliness, strengthened community connections and improved wellbeing, offering inclusive and welcoming spaces for social engagement.

Volunteer Contribution

Evergreen Care UK benefited from the contribution of over 147 volunteers during the year. While volunteer time is not recognised within the financial statements, the Trustees acknowledge that volunteers are central to the charity's relational model and significantly extend the charity's reach and impact.

Challenges and Response

The charity faced challenges common across the sector, including inflationary pressures, fundraising competition and leadership transition. These were managed through careful financial control, effective delegation to the interim management team and strong trustee oversight. Importantly, service quality, safeguarding and client outcomes were maintained throughout the year.

3. Financial Review

Overview

The Trustees present the financial results for the year ended 31 March 2025. The financial statements have been prepared in accordance with the Charities SORP (FRS 102) and are subject to independent examination. Detailed financial statements, including the Statement of Financial Activities, Balance Sheet and Notes to the Accounts, are presented separately.

During the year the charity generated a surplus of **£250,317**, of which £200,000 was income from a single endowment grant, meaning that the underlying operating surplus was £50,317. This reflects a prudent financial management and contributing to improved financial resilience.

Income and Expenditure

Income was generated primarily from charitable service provision, grants and donations. Expenditure was incurred in the delivery of charitable activities and the effective

governance and support of the charity. The Trustees continue to apply a cautious and disciplined approach to financial management in a challenging operating environment.

Endowment Fund

During the year, Evergreen Care UK received a £200,000 endowment from the Edward Gostling Foundation. This significant investment reflects confidence in the charity's mission, governance and impact. The fund is held in accordance with the Deed of Gift and is reported as an endowment fund within the accounts. Income, and in defined circumstances capital, may be applied to support the charity's activities in line with the terms of the endowment.

Reserves Policy

The Trustees have established a reserves policy with a target of holding between 2 and 12 months of expenditure in unrestricted reserves. This range is intended to provide operational stability, manage financial risk and ensure continuity of services.

Going Concern

The Trustees have reviewed the charity's financial forecasts, funding profile and principal risks and are satisfied that Evergreen Care UK has adequate resources to continue in operational existence for at least 12 months from the date of approval of the accounts. The financial statements have therefore been prepared on a going concern basis.

4. Structure, Governance and Management

Legal Structure

Evergreen Care UK is a Charitable Incorporated Organisation (CIO) governed by a Constitution.

Trustees

The Trustees serving at the time of the report submission were:

Gordon Raggett (Chair)

Tracy Payne

Elizabeth Hunter

Ian Sharpe

David Callaghan

Chantelle Callaghan

The Trustees who served during the reports financial year were:

Gordon Raggett (Chair)

Ian Sharpe

Rebecca Kinsambwe (Treasurer)

Tracy Payne

The following Trustees were appointed or stood down during the year:

Esther Amaning

Mandy Chapman

Caroline Ogden

Elizabeth Ayres

Trustee Induction and Training

Trustees are appointed in accordance with the Constitution and receive appropriate induction, governance documentation and ongoing support to fulfil their responsibilities effectively.

Management and Delegation

Day-to-day management of the charity is delegated to the senior management team. During the year, the charity operated without a permanent Chief Executive Officer. This risk was mitigated through strong interim leadership and enhanced trustee oversight, ensuring continuity of services and effective operational management.

Remuneration and Expenses

No Trustee received remuneration during the year and no Trustee expenses were claimed.

5. Principal Risks and Uncertainties

The Trustees maintain a risk register which is reviewed regularly. Principal risks identified during the year included:

- Leadership capacity – mitigated through strengthened interim management and trustee oversight;
- Financial pressures – mitigated through careful budgeting, grant diversification and surplus generation;
- Volunteer availability – mitigated through ongoing recruitment and support;

- Safeguarding – mitigated through training, supervision and clear reporting procedures.

The Trustees consider that appropriate systems and controls are in place to manage these risks.

6. Plans for the Future

Building on the stability achieved during the year, Evergreen Care UK will focus on the following strategic priorities:

- Digital transformation: investing in improved systems to strengthen reporting, data quality and service efficiency;
- Service expansion: increasing capacity across Elderberries Vintage Cafés and befriending services;
- Volunteer development: strengthening recruitment, training and support to sustain high-quality relational services;
- Income diversification: broadening funding sources to enhance long-term financial sustainability; and
- Governance strengthening: continuing to enhance oversight, risk management and strategic planning.

These priorities demonstrate the Trustees' commitment to responsible growth, strong governance and long-term impact.

7. Reference and Administrative Information

Charity Name: Evergreen Care UK (Bexley Churches Care Trust)

Charity Registration Number: 1154595

Legal Form: Charitable Incorporated Organisation (CIO)

Registered Head Office: 50 Nuxley Road, Belvedere, London, DA17 5JG

Dartford Office: Wilmington Community Church, 39 Broad Lane, Wilmington, Kent. DA2 7QA

Independent Examiner: Stuart Davis Associates UK Ltd, Bank Chambers, St Petersgate, Stockport, SK1 1AR

Bankers: Metro Bank; Barclays Bank

8. Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees are responsible for safeguarding the assets of the charity, for taking reasonable steps for the prevention and detection of fraud and other irregularities, and for ensuring that the financial statements are prepared on a going concern basis.

The Trustees confirm that, so far as they are aware, there is no relevant information of which the Independent Examiner is unaware.

9. Approval

This Trustees' Annual Report was approved by the Board of Trustees on:

Date: 27th January 2026

Signed on behalf of the Board of Trustees:

A handwritten signature in black ink, appearing to read 'Gordon Raggatt', with a stylized flourish at the end.

Name: Gordon Raggatt

Signature

Position: Chair of Trustees

EVERGREEN CARE UK

(A CHARITABLE INCORPORATED ORGANISATION)

INDEPENDENT EXAMINERS REPORT

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Charity") for the year ended 31/03/2025

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

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Stuart Davis, FCMA

Stuart Davis Associates UK Ltd

27th January 2026

Consolidated statement of financial activities

| for the year ended 31 March 2025 | | Note | Unrestricted funds 2025 | | Total 2025 | Unrestricted funds 2024 | | Total 2024 |
|--|-------|------|-------------------------|------------------|------------------|-------------------------|------------------|------------------|
| | | | £ | £ | £ | £ | £ | £ |
| Income: | | | | | | | | |
| Income from donations and grants | 3a, 6 | | 17,193 | 332,272 | 349,465 | 104,505 | 80,731 | 185,237 |
| Income from charitable activities | | | 2,156 | | 2,156 | 924 | | 924 |
| Income from trading activities | 3b, 6 | | 627,704 | 14,150 | 641,854 | 693,760 | 18,964 | 712,724 |
| Income from Investments | | | 1,162 | 2,210 | 3,372 | 808 | | 808 |
| Other Income | 3c | | 2,815 | | 2,815 | 2,986 | | 2,986 |
| Total Income | | | 651,030 | 348,633 | 999,663 | 802,984 | 99,695 | 902,679 |
| Expenditure: | | | | | | | | |
| Expenditure on charitable activities | 5 | | | (119,017) | (119,017) | | (144,467) | (144,467) |
| Expenditure on raising funds | 4a | | (12,246) | | (12,246) | (15,648) | | (15,648) |
| Expenditure on trading services | 4b | | (618,083) | | (618,083) | (663,195) | | (663,195) |
| Total expenditure | | | (630,328) | (119,017) | (749,346) | (678,843) | (144,467) | (823,310) |
| Net income/(expenditure) before investments gains and losses | | | 20,701 | 229,616 | 250,317 | 124,141 | (44,772) | 79,368 |
| Transfers between funds | | | 10,000 | (10,000) | 0 | (50,000) | 50,000 | 0 |
| Net movement in funds | | | 30,701 | 219,616 | 250,317 | 74,141 | 5,228 | 79,368 |
| Reconciliation of funds: | | | | | | | | |
| Total funds brought forward | | | 108,788 | 12,932 | 121,720 | 34,647 | 7,705 | 42,352 |
| Total funds carried forward | | | 139,490 | 232,548 | 372,037 | 108,788 | 12,932 | 121,720 |

Charity balance sheet

as at 31 March 2025

Registered Charity Number 1154595

| | Note | 2025 £ | 2024 £ |
|---|------|-----------------|-----------------|
| Current Assets | | | |
| Debtors | 8 | 43,936 | 83,562 |
| Cash and short-term deposits | | 370,617 | 62,470 |
| Total Current Assets | | 414,554 | 146,033 |
| | | | |
| Creditors: amount falling due within one year | 9 | (42,517) | (24,313) |
| Total Current Liabilities | | (42,517) | (24,313) |
| | | | |
| Net assets | | 372,037 | 121,720 |
| | | | |
| Funds | | | |
| Restricted funds | 10 | 30,338 | 12,932 |
| Endowment Funds | 10 | 202,210 | - |
| Designated Funds | 10 | 104,601 | 81,601 |
| General fund | 10 | 34,888 | 27,187 |
| Total funds | | 372,037 | 121,720 |

The financial statements were approved by the Trustees on 27th January 2026 and signed on their behalf by:



Gordon Raggett

Chair of Trustees

Statement of cash flow

| as at 31 March 2025 | | 2025 | 2024 |
|--|------|----------------|---------------|
| | Note | £ | £ |
| Net cash used in operating activities | (a) | 304,775 | 6,358 |
| Cash flow for investing activities: | | | |
| Investment Income | | 3,372 | 808 |
| Net cash from investing activities | | 3,372 | 808 |
| Change in cash in the year | | 308,147 | 5,378 |
| Cash and cash equivalents at 1 April | | 62,470 | 57,092 |
| Cash and equivalents at 31 March | | 370,617 | 62,470 |

(a) Reconciliation of net income to cash flow from operating activities

| | | |
|--|----------------|---------------|
| Net income/(expenditure) for the reporting year (as per SoFA) | 250,317 | 79,368 |
| Investment Income | (3,372) | (808) |
| Increase/(decrease) debtors | 39,626 | (46,206) |
| Increase/(decrease) in creditors | 18,204 | (25,996) |
| Net cash used in operating activities | 304,775 | 6,358 |

Notes to the Accounts

1. Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Evergreen Care UK constitutes a public benefit entity as defined by FRS 102.

2. Accounting Policies

a. 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.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

b. Fixed Assets

Evergreen Care UK has not acquired any item of any property, furniture or equipment, etc. that exceeds the threshold value for recognition, currently £1,000.

c. 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.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

d. Restatement of 2024 figures

A designated fund, the conversion fund, had been classified as a restricted fund in the accounts for previous periods. As this is a board-designated fund, under SORP it should be classified amongst unrestricted funds. In 2025, all transactions on this fund were considered to be unrestricted, and 2024 figures have been restated on this basis for consistency.

In 2024, a total of £61,600 of donations and grants income, and £1,001 of opening fund balances, have been reclassified from restricted to unrestricted.

3. Income

| | 2025 | 2024 |
|--|----------------|----------------|
| | £ | £ |
| (a) Income from donations and legacies | | |
| Legacies | - | 20,367 |
| Donations | 349,465 | 164,870 |
| Events | 2,156 | 924 |
| Total | 351,621 | 186,161 |
| | | |
| | 2025 | 2024 |
| | £ | £ |
| (b) Income from trading activities | | |
| Client Services | 627,700 | 693,760 |
| Elderberries Café | 14,150 | 18,964 |
| Total | 641,854 | 712,724 |
| | | |
| | 2025 | 2024 |
| | £ | £ |
| (c) Other Income | | |
| Gift Aid | 1,448 | 2,245 |
| Other | 1,367 | 741 |
| Total | 2,815 | 2,986 |

4. Expenditure

| | | 2025 | 2024 |
|---------------------------------------|------|----------------|----------------|
| | | £ | £ |
| (a) Expenditure on raising funds | Note | | |
| Grant writing services | | 2,618 | 3,927 |
| Commission on grants received | | 9,627 | 11,721 |
| Total | | 12,246 | 15,648 |
| | | | |
| | | 2025 | 2024 |
| | | £ | £ |
| (b) Expenditure on trading activities | Note | | |
| Service direct staff costs | | 459,050 | 475,000 |
| Service direct costs | | 2,745 | 52,808 |
| Estate Costs | | 6,500 | 5,500 |
| Administrative Staff | | 103,037 | 90,710 |
| IT and telephony | | 21,980 | 21,221 |
| Professional Fees | | 5,959 | 5,439 |
| Other Costs | | 18,812 | 12,518 |
| Total | | 618,083 | 663,196 |

5 Expenditure on charitable activities

| | | 2025 | 2024 |
|--------------------|------|----------------|----------------|
| | Note | £ | £ |
| Outreach Programme | | 106,040 | 132,531 |
| Elderberries Café | | 12,977 | 11,937 |
| Total | | 119,017 | 144,468 |

6 Grant cash funds received in year

| | | 2025 | 2024 |
|---|------|----------------|----------------|
| | Note | £ | £ |
| Bexley Council | | 10,000 | - |
| Co-Operative | | - | 3,206 |
| City Bridge Trust | | 69,225 | 50,000 |
| Cole Charitable Foundation | | - | 1,500 |
| Conversion Project | | - | 20,600 |
| Edward Gostling Foundation | | 200,000 | 10,000 |
| Elderberries | | 20,931 | 35,573 |
| Hedley Foundation | | - | 500 |
| Inman | | - | 5,000 |
| Kent Society Community Reliance Provident | | - | 5,000 |
| London Community Fund | | 10,000 | 10,000 |
| National Lottery | | 2,933 | - |
| One Stop (Groundworks) | | - | 250 |
| The Richard Whittington Foundation | | 33,333 | 38,666 |
| Total | | 346,423 | 180,295 |

7 Employees and Trustees

| | | 2025 | 2024 |
|-----------------------|------|----------------|----------------|
| (a) Employees | Note | £ | £ |
| Wages & Salaries | | 593,651 | 638,695 |
| Social security costs | | 27,073 | 35,420 |
| Pension costs | | 11,633 | 8,294 |
| Total | | 632,357 | 682,409 |

| | | 2025 | 2024 |
|---|------|-----------|-----------|
| The average headcount of employees, analysed by function: | Note | | |
| Client facing services | | 49 | 52 |
| Befriending & Outreach | | 6 | 6 |
| Support Services | | 9 | 9 |
| Total | | 64 | 67 |

| | | 2025 | 2024 |
|--|------|-----------|-----------|
| The number of employees whose remuneration fell within the following bands is set out below: | Note | | |
| £ 1,000 - £10,000 | | 35 | 39 |
| £10,000 - £20,000 | | 26 | 24 |
| £20,000 - £30,000 | | 2 | 2 |
| > £30,000 | | 1 | 2 |
| Total | | 64 | 67 |

8. Debtors

| | 2025 | 2024 |
|---------------------------------|---------------|---------------|
| | £ | £ |
| Accrued Trading Income | 27,502 | 28,859 |
| Trading Services - Client debts | 15,277 | 53,223 |
| Gift-Aid | 1,158 | 1,480 |
| Total | 43,936 | 83,562 |

9. Creditors

| | 2025 | 2024 |
|-------------------------------------|---------------|---------------|
| | £ | £ |
| Amounts falling due within one year | | |
| Trade Creditors | 5,142 | 9,587 |
| Payroll Liabilities Provisions | 14,300 | 12,631 |
| Accruals and Deferred Income | 16,768 | - |
| Other Creditors | 6,307 | 2,095 |
| Total | 42,517 | 24,313 |

10 Fund Balances

Restricted Funds

| | Balance at 1 April 2024 | Income | Expenditure | Transfer between funds | Balance at 31 March 2025 |
|------------------------------------|-------------------------------|---------------|------------------|------------------------------|-----------------------------------|
| | £ | £ | £ | £ | £ |
| | | 45,00 | | | |
| City Bridge Trust - 19635 | - | 0 | (45,000) | - | - |
| | | 24,22 | | | 24,22 |
| City Bridge Trust - 25712 | - | 5 | - | - | 5 |
| | 8,15 | 20,93 | | | 6,11 |
| Elderberries | 8 | 1 | (12,977) | (10,000) | 3 |
| | 4,77 | | | | |
| Inman | 4 | - | (4,774) | - | - |
| | | 10,00 | | | |
| London Community Fund | - | 0 | (10,000) | - | - |
| | | 2,93 | | | |
| National Lottery | - | 3 | (2,933) | - | - |
| | | 33,33 | | | |
| The Richard Whittington Foundation | - | 3 | (33,333) | - | - |
| | | 10,00 | | | |
| Bexley Council | - | 0 | (10,000) | - | - |
| Total Restricted Funds | 12,93 | 146,42 | (119,017) | (10,000) | 30,33 |
| | 2 | 3 | | | 8 |

| Restricted Endowment Funds | Balance at 1 April 2024 £ | Income £ | Expenditure £ | Transfer between funds £ | Balance at 31 March 2025 £ |
|-----------------------------------|------------------------------------|----------------|------------------|-----------------------------------|--|
| Edward Gostling | - | 202,210 | - | - | 202,210 |
| Total Endowment Funds | - | 202,210 | - | - | 202,210 |

| Board-Restricted Designated Funds | Balance at 1 April 2024 £ | Income £ | Expenditure £ | Transfer between funds £ | Balance at 31 March 2025 £ |
|--|------------------------------------|-------------|------------------|-----------------------------------|--|
| Conversion Fund | 81,601 | - | - | 23,000 | 104,601 |
| Total Designated Funds | 81,601 | - | - | 23,000 | 104,601 |

| Unrestricted Funds | Balance at 1 April 2024 £ | Income £ | Expenditure £ | Transfer between funds £ | Balance at 31 March 2025 £ |
|---------------------------------|------------------------------------|----------------|------------------|-----------------------------------|--|
| General Fund | 27,187 | 653,240 | (630,328) | (13,000) | 34,888 |
| Total Unrestricted Funds | 27,187 | 653,240 | (630,328) | (13,000) | 34,888 |
| Total Funds | 121,720 | 999,663 | (749,346) | - | 372,037 |

11. Trustees Remuneration and Expenses

No Trustee received any remuneration during the year.

12. Related Party Transactions

No related party transactions were recorded during the year.