

TENDRING ELDERCARE

Charity Number 1155441

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2025

TENDRING ELDERCARE

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TENDRING ELDERCARE

LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2025

Charity number	1155441
Registered office	11a Stephenson Road Clacton-on-Sea CO15 4XA
Trustees	Christine Hurling Mark Platt
Chairman	Edward Bell
Bankers	Caf Bank Ltd Kings Hill West Mailing Kent ME19 4JQ From May 2025: Metro Bank PLC One Southampton Row London WC1B 5HA

TENDRING ELDERCARE

Tendring Eldercare - Chairman's Report

It is with great pleasure that I mark yet another successful financial year for our charity in North East Essex. We continue not only to grow, but to do so with strength and stability, supporting those most in need across Tendring and the wider North East Essex area. As we move from strength to strength, I remain incredibly proud of the work we deliver every day. This is only possible thanks to our wonderful team of staff and dedicated volunteers, whose exceptional commitment and care continue to make a real difference within our community.

Our day centre remains at the very heart of everything we do. Our relationship with Essex County Council, the NHS, and other key external organisations has grown stronger than ever, and we continue to provide the highest quality service possible to those who rely on us. Working alongside these partners remains fundamental to our success and is something Tendring Eldercare has done with pride for over 40 years. We are excited about the year ahead, including future projects and new ideas we have been developing in collaboration with healthcare professionals.

During the financial year, Tendring Eldercare recorded a total income of **£235,239**, with total expenditure of **£161,714**. This represents an increase in income compared with the previous year, largely reflecting the finalisation of the sale of the leasehold interest in our previous charity premises, which included receipt of the final payment of **£75,000**.

As a result, the charity is now in a strong and stable financial position. The two major sums received from the Kingston House leasehold sale have effectively covered the costs incurred during our leasehold period, including property maintenance and building-related expenditure. This means the charity is financially in the same position it would have been prior to taking on Kingston House, with the process now fully concluded and leaving us with clean and settled accounts. The completion of this matter has also enabled us to fund additional work at our current day centre.

Importantly, it has also allowed us to clear two key historic debts to individuals who supported the charity during its development. These were the outstanding loans owed to **Mr and Mrs Graham and Lesley Bell**, and to **Jean Allen**, a former trustee of the charity who supported the organisation during a vital period. I would like to place on record my sincere thanks to both parties for their kindness, support, and belief in our work. Their help played an important part in strengthening Tendring Eldercare, and it would have been far more difficult to achieve what we have without their support.

I would like to close by thanking everyone who continues to stand behind Tendring Eldercare, including our staff, volunteers, supporters, and partners, for their ongoing commitment. With a strong foundation, a stable position, and a clear sense of purpose, we look forward to the future with confidence and ambition as we continue to support our community.

Edward G. A. Bell JP

Chairman

CEO's Report

It is with a very positive feeling that we bring this financial year to a close on a high. Tendring Eldercare continues to move forward and remains stronger than ever, and I am incredibly proud of the work we deliver through our projects and the hands-on support provided by our well-being and respite day centre on Stephenson Road.

The service we provide goes beyond respite alone. A significant part of our work focuses on supporting the wider family members, friends and carers of our clients, ensuring they receive the professional and compassionate guidance they need to continue the vital role they play in their loved one's care.

I would like to take this opportunity to sincerely thank all of our staff and volunteers. Without their dedication, commitment and hard work, the service we provide to our community would be far more difficult to deliver.

This year, we were also proud to secure an additional vehicle, strengthening our transport provision. Transport remains one of the greatest barriers for older people accessing services such as ours across North East Essex, and this has been a vital step in ensuring our clients can continue to attend and benefit from the support we offer.

We are proud of our strong working relationships with partners such as Essex County Council and the wider social care team, and I very much look forward to the year ahead and the continuation of the incredible work this organisation provides to the people of Tendring.

Laura Marston

Chief Executive Officer

Our Purpose and Activities

Our purpose remains consistent with the aims set out in our constitution, which include:

- To relieve elderly residents in Tendring who are in need by providing services and facilities designed to meet their specific requirements.
- To preserve and protect the health and wellbeing of carers of elderly people by offering a reliable and supportive respite service.
- To alleviate financial hardship, poor health, or sickness among elderly individuals.

Tendring Eldercare is committed to supporting elderly residents and their families across the district of Tendring. Our services are designed to provide both care and respite, helping to improve quality of life and promote dignity and independence for those we support.

We operate an Eldercare Day Centre five days a week from our premises in Clacton-on-Sea. To ensure accessibility, we provide a dedicated transport service that collects residents from across the district and brings them safely to the centre. While attending the Day Centre, clients enjoy a full programme of activities designed to stimulate cognitive function, encourage physical activity, and enhance overall wellbeing.

All care staff are appropriately trained and qualified. This ensures that each client's individual needs are met with professionalism, compassion, and consistency.

The Day Centre provides a range of services, including:

- A nutritious two-course meal
- Entertainment and structured, engaging activities
- Shower facilities
- Access to professional chiropody services
- Hairdressing services

Our facilities are designed to provide not only high-quality care but also comfort, dignity, and a welcoming environment.

Our core objective is to maintain and improve the wellbeing of our clients while providing essential respite for their families and carers, ensuring that all those involved feel supported and valued.

Achievements and Performance

We have found that our Day Centre and the services it provides make a significant and positive difference to elderly residents in Tendring and their families.

As demand for our services continues, we recognise the ongoing need for our provision and remain committed to developing and enhancing our offer. We work in collaboration with a range of other organisations to support community cohesion and maintain a strong local support network for older people.

Financial Review

At the end of the financial period, the charity recorded a total income of **£235,239** and total expenditure of **£161,714**.

Investment Powers and Policy

Tendring Eldercare does not currently hold any investments. However, this is an area that the Board of Trustees would consider in the future should circumstances and opportunities arise.

Reserves Policy and Going Concern

The charity's reserves policy is to aim to hold reserves equivalent to approximately six months of running costs. This is currently estimated to be **£70,000**. These reserves are intended to ensure financial stability and to support the continued day-to-day operation of the charity should unexpected circumstances occur.

Plans for Future Periods

Tendring Eldercare continues to maintain a long-term plan to lease or purchase an additional premises to enable the expansion of our Day Centre services.

The acquisition of a second premises would allow us to extend service provision into evenings and weekends, significantly increasing our capacity and enabling us to further enhance the way care is delivered to the local community.

TENDRING ELDERCARE

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

I report on the accounts of Tendring Eldercare for the year ended 31 March 2025 which are set out on pages 8 to 12.

Respective responsibilities of trustees and examiner

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act) but that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity.
- Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether any matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently, I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

During my examination, no material matters have come to my attention 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 the 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 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.

Tyler Trew ACCA

TTrew
.....

Date

28 Jan 2026.....

TENDRING ELDERCARE

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Note	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
<u>Income</u>					
Donations & legacies	2	2500	-	2500	1690
Other income	2	-	-	-	43670
Sale of Leasehold		75000	-	75000	67575
Day Centre	3	155239	-	155239	69018
Grants		2500	-	2500	5000
Total incoming resources		<u>235239</u>	-	<u>235239</u>	<u>186953</u>
<u>Expenditure</u>					
Charitable activity	4	161658		161658	164993
Cost of raising funds		56		56	51
Total expenditure		161714		161714	165044
Net income for the year		<u>73525</u>		<u>73525</u>	<u>21909</u>
Total funds b/forward	10	<u>(128057)</u>	<u>191</u>	<u>(127866)</u>	<u>(149775)</u>
Total funds c/f	10	<u>(54532)</u>	<u>191</u>	<u>(54341)</u>	<u>(127866)</u>

Notes on pages 9 to 12 are part of these accounts

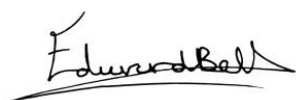
TENDRING ELDERCARE

BALANCE SHEET AS AT 31 MARCH 2025

	Note	2025 £	2024 £
Fixed Assets			
Tangible Assets	10	9761	7721
Current Assets			
Other Debtors	6	263	263
Debtors		1800	2720
Cash at Bank & In hand		15785	5650
		<u>17848</u>	<u>8633</u>
Current Liabilities			
Creditors	7		
Trade Creditors		11859	30461
Taxes		29090	14951
Accruals		33448	34728
Other Creditors		7554	7115
Total current liabilities		<u>81951</u>	<u>87255</u>
Non current Liabilities			
Long term loans		-	56965
Net current assets		<u>(64103)</u>	<u>(78622)</u>
Total assets less total liabilities		<u>(54341)</u>	<u>(127866)</u>
Funds			
Unrestricted funds		(54532)	(128057)
Restricted funds		<u>191</u>	<u>191</u>
		<u>(54341)</u>	<u>(127866)</u>

The trustees declare that they have approved the accounts above.

Signed



Date 28 Jan 2026

Edward Bell Chair

TENDRING ELDERCARE

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

1. Accounting Policies

Basis of the preparation of the accounts

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Cash flow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 "Cash flow statements"

Incoming resources

All material incoming resources have been included on a receivable basis.

Donations and gifts are included in the statement of financial activities.

All grants are recognised as income within the period covered by these accounts.

Resources expended.

All expenditure is accounted for on an accrual basis.

All expenditure has been analysed using a natural classification.

Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at the following rates:

▪ Minibus	25% reducing balance
▪ Fixtures & equipment	15% reducing balance

depreciation has been allocated for this financial year

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

TENDRING ELDERCARE

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

Going concern

The trustees have not identified any material uncertainties related to events or conditions that may cast significant doubt about the Tendring Eldercare's ability to continue as a going concern.

	unrestricted funds	restricted funds	total 2025	total 2024
2:Donations & legacies				
Donations & Legacies	2500	-	2500	1690
Grants	2500	-	2500	5000
Day Centre Income	37448	-	37448	43670
Sale of Leasehold	75000	-	75000	67575
Total	<u>117448</u>	<u>-</u>	<u>117488</u>	<u>117935</u>

3:Day Centre Income

Essex county council	117791	-	117791	69018
Total	<u>117791</u>	<u>-</u>	<u>117791</u>	<u>69018</u>

4:Expenditure on charitable activity

Food & catering	5098	-	5098	7905
Staff costs	99636	-	99636	65868
Consultancy fees	4000	-	4000	24000
Training & other staff costs	-	-	-	852
Respite care	-	-	-	-
Rent	12120	-	12120	20432
Light & heating	1968	-	1968	5439
Repairs & renewals	7729	-	7728	18415
Insurance	5010	-	5010	2558
Motor & travelling expenses	8759	-	8292	4955
Accountancy fees	1425	-	1425	3201
Communication & IT	2154	-	2153	1848
Other office expenses	1640	-	1640	1843
Depreciation and impairment	2448	-	2448	1843
Advertising	10	-	10	2782
Other expenses	9717	-	8225	3052
Loss on disposal of asset	-	-	-	-
Bad debts	-	-	-	-
	<u>161714</u>	<u>-</u>	<u>160821</u>	<u>164933</u>

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

5. Employees	2025	2024
	£	£
Wages and salaries	99636	65868
Social security costs	-	-
Total	<u>99636</u>	<u>65868</u>

No staff received emoluments of more than £60,000

6. Debtors

Trade debtors	1800	2720
Prepayments	-	-
Other debtors	263	263
	<u>2063</u>	<u>2983</u>

7. Creditors

Trade creditors	11859	30461
Other taxes and social security costs	29090	14951
Accruals	33448	34728
Other Creditors	7554	64080
	<u>81951</u>	<u>144220</u>

8. Related parties

Please see note 9 for further loans and related parties.

9 Loans

	2024-25	2023-24
	£	£
Graham & Lesley Bell	-	35000
Jean Allen	-	22369
Other	250	250
	<u>250</u>	<u>57919</u>

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

	As at 1 Apr 2024 £	Incoming £	Outgoing £	Transfer £	As at 31 March 2025 £
10. Movement in funds					
Restricted funds					
Respite care	191	-	-	-	191
Total restricted funds	<u>191</u>	-	-	-	<u>191</u>
Unrestricted funds					
Unrestricted funds	(128057)	235239	(161714)	-	(54532)
Total unrestricted funds	<u>(128057)</u>	235239	(161714)		<u>(54532)</u>
Total funds	(127866)	235239	(161714)	-	(54341)

11. Tangible fixed assets	F&F	MV	Total
Cost			
1st April 2024	10775	42916	53691
Additions	1389	3100	4489
Disposals	-	-	-
31st March 2025	12164	46016	58180
Depreciation			
1st April 2024	6119	39852	45971
Charge for the period 31st March 2025	907	1541	2448
Net Book Value			
31st March 2025	5138	4623	9761
1st April 2024	4656	3064	7720



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Parties involved with this document

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Audit history log

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