EMBRACING AGE

England & Wales · Charity number 1160400

Details

Status	Registered
Legal form	CIO
Registered	2015-02-09
Register	View on the Charity Commission register

Contact

Address	Etna Community Centre 13 Rosslyn Road Twickenham TW1 2AR
Phone	02037780035
Email	tina@embracingage.org.uk
Website	www.embracingage.org.uk

Activities

Objects: TO RELIEVE OLDER PEOPLE WHO ARE IN NEED BY PROVIDING BEFRIENDING, SUPPORT AND OTHER SERVICES CALCULATED TO RELIEVE THE NEEDS OF SUCH PERSONS, IN ACCORDANCE WITH CHRISTIAN PRINCIPLES. TO RELIEVE SOCIAL ISOLATION AND LONELINESS AMONGST ELDERLY PEOPLE.

Activities: Recruiting and training volunteers to befriend older people in care homes.Helping churches to support lonely older people in their local community

Classification

- **How:** Provides Human Resources, Provides Services, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Other Charitable Purposes
- **Who:** Elderly/old People

Geography

- Northern Ireland
- Throughout England

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Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£175,314	£169,666	-	-
2024-12-31	£168,532	£156,552	-	-
2023-12-31	£192,693	£108,263	-	-
2022-12-31	£60,511	£77,405	-	-
2021-12-31	£89,073	£75,205	-	-
2020-12-31	£109,018	£93,186	-	-

Trustees

Name	Role	Appointed
Timothy John Blair	Chair	2019-04-29
Ann Fiona Costa		2021-07-12
Roderick Day		2022-01-10
Tina English		2024-10-01

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EMBRACING AGE

England & Wales - Charity number 1160400

Accounts

Annual Report & Accounts

Year Ended 31st December 2025

Embracing Age

Working towards a world where older people are valued, connected and full of hope

Charity Number 1160400
Charitable Incorporated Organisation

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Introduction

Message from our Chair of Trustees, Tim Blair

I am pleased to report that 2025 was another outstanding year for Embracing Age - one that demonstrated not only the enduring strength of our mission, but the growing confidence with which we are pursuing it. We reached a record 2,351 care home residents across our established regions, a 27 per cent increase on the previous year, and every key measure of our work is at its highest level since the charity was founded.

The figures alone tell a compelling story. Over 7,600 handmade Cards of Kindness were delivered to residents, more than two and a half times the number in 2024. More than 3,600 gifts were given, many of them personal and handmade. Seventy-one unpaid carers were supported through Carers Connected, and 334 church leaders were equipped through our webinars and training. West Sussex, which we pioneered in the third quarter of 2024, is now a fully established region with 32 active volunteers.

This has been Sinéad Crosbie's first full year as Chief Executive. Sinéad has brought energy and clear leadership to the role, and I am grateful to her for the way she has engaged with both the board and staff. She has continued to strengthen our governance and operational foundations while keeping the organisation firmly focused on the people we exist to serve.

I wish to note with gratitude the contributions of our departing trustees. Karen Block and João Tavares both resigned from the board in January 2026, having given generously of their time and expertise during a significant period of the charity's development. We are grateful for their service and wish them well.

Looking at our finances, total income for the year was £175,314, a record for the charity, and a further step forward from the £168,532 recorded in 2024. Our unrestricted reserves now stand at £60,320, and we remain in a sound and stable financial position. We are grateful to the trusts, foundations, and individual donors whose continued confidence and generosity make our work possible.

None of what we have achieved would be possible without our remarkable volunteers. Whether befriending a resident who might otherwise go lengthy periods without a meaningful conversation, making a card for someone living with dementia, or facilitating a Carers Connected session for someone in need of support, they bring the mission of Embracing Age to life every single day.

To our volunteers and staff, on behalf of the Trustee Board, we give our thanks for your dedication and enthusiasm throughout the year. I am also grateful to my fellow trustees for their support. They bring a depth of skills, knowledge, and experience to our discussions.

As I reflect on this year, I am struck by how much has been achieved and how much potential still lies ahead.

Tim Blair
Chair of Trustees

Legal & Administrative Information

For the Year Ended 31st December 2025

TRUSTEES

Tim Blair (Chair)

Tina English (Founder)

Fiona Costa

Roderick Day (Treasurer)

Karen Block (resigned January 2026)

João Tavares (resigned January 2026)

OBJECTS

The objects of Embracing Age are to relieve older people who are in need by providing befriending, support and other services calculated to relieve the needs of such persons, in accordance with Christian principles and to relieve social isolation and loneliness amongst elderly people.

REGISTERED ADDRESS

183 Lincoln Avenue, Twickenham, TW2 6NL

INDEPENDENT EXAMINER

Craig McDowell, 56 The Bittoms, Kingston, KT1 2AP

PRINCIPAL BANKERS

The Co-operative Bank plc, PO Box 250, Delf House, Skelmersdale, WN8 6WT

STAFF TEAM

Sinéad Crosbie, CEO

Sarah Waller, Communications & Impact Manager

Paul Crowther, Churches Coordinator

Rebecca Savage, Isle of Wight Coordinator

Zoe Jones, Hampshire Coordinator

Shabnum Kramer, Richmond Coordinator

Jane Preston, West Sussex Coordinator

Sarah Smith, Carers Connected Coordinator

Amanda Clothier, Project Administrator

KEY MANAGEMENT PERSONNEL

Those responsible for planning, directing, controlling, and operating the Charity include the CEO and senior staff members who have been delegated significant authority by the trustees to manage the day-to-day operations and decision-making of the organisation.

01 | Trustees' Annual Report

For the Year Ended 31st December 2025

The Trustees submit their report and the financial statements of Embracing Age ("the Charity") for the year ended 31 December 2025. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2015 (FRS102)) and the Financial Reporting Standard 102. The Legal and Administrative Information set out earlier in this document forms part of this report.

STRUCTURE, GOVERNANCE & MANAGEMENT

Status and Governing Document

Embracing Age is a CIO (Charitable Incorporated Organisation), registered charity number 1160400. Its governing document is a constitution dated 11th November 2014, and Registered Charitable status was granted on 9th February 2015.

Governance and Internal Control

The Trustees monitor the day-to-day activities of the Charity. Trustee Board meetings are held quarterly, and additional informal discussions and meetings also take place. Existing Trustees appoint New Trustees.

Organisation

The Board of Trustees, which has a minimum of three members, administers the Charity. Certain tasks are delegated to the CEO and other staff and volunteers.

Trustee Induction and Training

New Trustees are made aware of the seriousness of their responsibilities and obligations under charity law. They are given an induction pack and are able to understand their obligations by reading relevant Charity Commission publications. Trustees are aware of training courses and conferences and may extend their knowledge of matters pertaining to their role in the Charity.

Related Parties and Co-operation with other organisations

The Trustees are unpaid and receive no benefit from their work with the Charity. There is no relationship between any Trustee and Charity employees or suppliers. The Charity has good relationships with a number of organisations which support the Charity's vision.

Pay Policy

Staff pay rates are set by the Board of Trustees. Details of Trustees' expenses, if any, and related party transactions are disclosed in a note to the accounts.

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

The aims and objectives of the Charity in 2025 were that:

- Care home residents, including those with dementia, will feel valued and connected, and experience improved wellbeing, and that care home staff will feel supported.
- Unpaid carers will feel supported, spiritually nourished and connected with other carers.
- Churches will be inspired and equipped to come alongside older people, including care home residents, those with dementia and carers.

Public Benefit

The Trustees have considered the guidance of the Charity Commission on public benefit. The provision of public benefit is given at no charge and is made available to all people including those on low incomes.

02 | Our Year at a Glance

2,351
Residents supported Highest ever ▲ 27%

7,613
Cards of Kindness Handmade ▲ 157%

3,600+
Gifts incl. Christmas Triple last year

71
Carers supported ▲ 51% on 2024

334
Church leaders Webinars & workshops

4
Established regions West Sussex thriving

"That's equivalent to more than filling Westminster Abbey!"

2,351 residents — our highest ever

Our Growth Story — Every key metric at a record high

Metric	2024	2025	Growth
Residents supported	1,845	**2,351**	**▲ 27%**
Care homes supported	116	**176**	**▲ 51%**
Cards of Kindness given	2,956	**7,613**	**▲ 157%**
Unpaid Carers supported	47	**71**	**▲ 51%**
Church Leaders equipped	300	**334**	**▲ 11%**
Regions active	4	**4**	**West Sussex fully established**

Resident support figures include befriending, group engagement, Cards of Kindness, gifts, and wider care home initiatives. Some residents may have received support more than once during the year

03 | Care Home Residents

2,351

care home residents in 2025 — our highest ever.

In 2025 we reached 2,351 care home residents across our four established regions Richmond-upon-Thames, Hampshire, the Isle of Wight, and West Sussex. This represents our highest-ever total, achieved through the dedication of our volunteers and the strength of the community links our coordinators have built.

Cards and Gifts

7,613

handmade Cards of Kindness sent to residents.

Our cards are chosen for each individual where we know their interests. Residents on the dementia pathway or with partial sight receive a tactile card. This is 2.5 times more than in 2024.

3,600+

gifts including at Christmas — triple last year.

Many gifts were handmade and personally chosen. Care home managers described gifts as remarkably personal, and residents were moved that people in their community had thought about them.

> “Our residents feel like they matter to someone when they receive their cards and presents at Christmas time. Often, they don’t have any family so it’s nice for them to have a connection outside of the home.”
>
> **Care Home Manager**

Stories of Impact — Behind every number is a person

> “A volunteer who speaks fluent Spanish visits a resident who has lost her ability to communicate in English and now only speaks Spanish. Her face lights up when she sees Christie who has become her great friend!”
>
> **Care Home Staff**

> “Spending time with this resident is one of my biggest highlights of the week. She is a ray of sunshine. When the weather is behaving, we walk in the garden deciding which flowers are our favourites.”
>
> **Christie, a befriending volunteer**

Hundreds of volunteer hours were contributed across our regions through befriending, cards, gifts, church engagement, and practical support.

04 | Supporting Carers

71

unpaid carers supported through Carers Connected

▲ 51% on 2024

Through two weekly Zoom gatherings and a private Facebook group, carers have a space to share, pray, and support one another — many describe it as their primary source of support.

A weekly message of encouragement reaches those unable to attend the regular sessions. The words of carers themselves speak to the value of this work.

> "Carers Connected really is such a balm to the soul, and, at least in my case, a genuine lifeline. No exaggeration."
>
> **A regular Carers Connected attendee**

"I don't know how I would have got through the last few months without the group."

A Carer

> "Thank you so much for this email. It's been one heck of a week. When I read the email, I had just managed to get home and felt very low. You will never know how much you have helped by sending this through."
>
> **The Weekly Message — offering carers encouragement even if they couldn't attend a gathering**

05 | Equipping Churches

334	10+	12
Church leaders reached Webinars & workshops ▲ 11%	New churches each year adopting their local care home	Churches equipped through annual programme

In 2025, 334 church leaders were reached through our webinars, workshops, and conferences. Topics included developing a ministry strategy for older people, coming alongside those living with dementia, supporting unpaid carers, and having supportive conversations.

We continued to make free resources available online, including our Making Moments booklets and a bank of tried and tested care home service plans, enabling churches to act on their inspiration beyond the training sessions themselves.

06 | The Value We Create

Using HACT Social Value Bank methodology, we estimate that our work may generate over £8 of social value for every £1 invested. Estimate based on recognised social value proxy indicators linked to reduced loneliness, improved wellbeing and increased community connection.

We estimate that
For every £1 given to Embracing Age,

£8+

in social value

Based on HACT Social Value Bank methodology

What our work prevents:

- Excess GP and hospital visits linked to loneliness
- Early care escalation through improved wellbeing
- Social isolation among unpaid carers
- Deteriorating mental health among residents without regular human contact
- The invisibility of older people in care homes from the wider community

07 | Financial Review

FINANCIAL REVIEW

A summary of the financial results and the work of the Charity are set out in the accounts. The Charity's income was £175,314 in 2025, £168,532 in 2024.

Risk Assessment

The major risks to which the Charity has been exposed, as identified by the Trustees, have been reviewed and systems have been established to mitigate those risks.

Going Concern

Taking into account reserves and anticipated income, the Trustees are confident that the Charity remains a going concern for at least twelve months from the date of approval of these accounts.

Reserves

The Charity has unrestricted accumulated reserves of £60,320 in 2025, £49,661 in 2024. The Trustees aim to hold 3 to 6 months of unrestricted reserves and consider that the fund reserves at the year-end were adequate but not excessive.

Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, and for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity.

The Report was approved by the Trustees on 27/05/26 and signed on their behalf by:

Tim Blair — Chair of Trustees

08 | Independent Examiner’s Report to The Trustees of Embracing Age

For the Year Ended 31st December 2025

I have examined the accounts for the year ended 31st December 2025 on pages 13 to 18, which have been prepared on the basis of the accounting policies on page 15.

Respective Responsibilities of Trustees and Examiner

The Trustees of the Charity are responsible for the preparation of accounts; they consider that the audit requirements under section 144 of the Charities Act 2011 do not apply but they have requested an independent examination. I have been appointed to conduct an Independent Examination under section 145 of the Charities Act 2011 and to report in accordance with the regulations made under section 145 of that Act.

Having satisfied myself that the Charity is not subject to audit and is eligible for independent examination, it is my responsibility to: (1) examine the accounts under section 145 of the Charities Act 2011; (2) follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011; (3) state whether particular matters have come to my attention.

Basis of Examiner’s Statement

This report is in respect of an examination carried out under section 145 of the Charities Act 2011 and in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of other accounting records kept by the Charity, and a comparison of the accounts presented with those records. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a ‘true and fair view’.

Based on my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect accounting records have not been kept in accordance with section 130 of the Charities Act 2011, or the accounts presented do not accord with those records, or comply with the accounting requirements of the Charities Act 2011.

No matter has come to my notice in connection with my examination to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts.

Craig McDowell

27/05/26

09 | Statement of Financial Activities

For the Year Ended 31st December 2025

	Unrestricted Funds 2025 £	Restricted & Designated 2025 £	TOTAL FUNDS 2025 £	Unrestricted Funds 2024 £	Restricted & Designated 2024 £	TOTAL FUNDS 2024 £
INCOME from:						
Donations	8,925	149,732	158,657	11,267	150,053	161,319
Fundraising activity	8,504	5,946	14,450	5,928	0	5,928
Charitable activities	0	1,003	1,003	1,284	0	1,284
Investment income — interest	1,204	0	1,204	0	0	0
Total Income	**18,633**	**156,681**	**175,314**	**18,479**	**150,053**	**168,532**
EXPENDITURE on:						
Charitable expenditure	7,720	161,692	169,412	5,348	146,928	152,276
Fundraising	254	0	254	4,276	0	4,276
Total Expenditure	**7,974**	**161,692**	**169,666**	**9,623**	**146,928**	**156,551**
Net Income	**10,659**	**(5,010)**	**5,649**	**8,856**	**3,124**	**11,980**
Reconciliation of funds						
Total funds brought forward	49,661	99,975	149,636	40,805	96,851	137,656
Total funds carried forward	**60,320**	**94,966**	**155,285**	**49,661**	**99,975**	**149,636**

All the above results derive from continuing activities. All gains and losses recognised in the year are included above.
The notes on pages 15 to 18 form part of these accounts.

10 | Balance Sheet

For the Year Ended 31st December 2025

	Unrestricted 2025 £	Restricted & Designated 2025 £	Total 2025 £	Unrestricted 2024 £	Restricted & Designated 2024 £	Total 2024 £
FIXED ASSETS	**157**	0	**157**	**476**	**0**	**476**
CURRENT ASSETS						
Cash at bank	58,867	94,966	153,833	48,345	99,976	148,321
Debtors	1,854	0	1,854	1,445	0	1,445
	60,721	**94,966**	**155,687**	**49,790**	**99,976**	**149,766**
CREDITORS: AMOUNT DUE WITHIN ONE YEAR	559	0	559	605	0	605
TOTAL ASSETS LESS CURRENT LIABILITIES	**60,320**	**94,966**	**155,285**	**49,660**	**99,976**	**149,636**
FUNDS						
Unrestricted Funds	60,320	0	60,320	49,661	0	49,661
Restricted Funds	0	94,966	94,966	0	99,975	99,975
TOTAL CHARITY FUNDS	**60,320**	**94,966**	**155,285**	**49,661**	**99,975**	**149,636**

The accounts approved by the trustees and signed on their behalf on 27/05/26.

Tim Blair - Chair of Trustees

Roderick Day - Treasurer

The notes on pages 15 to 18 form part of these accounts.

Notes to the Accounts

For the Year Ended 31st December 2025

1. ACCOUNTING POLICIES

(a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015). The Charity meets the definition of a public benefit entity under FRS 102. The Charity is a Going Concern.

(b) Funds Structure

General funds are unrestricted funds available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity. Restricted funds are to be used in accordance with specific restrictions imposed by donors or raised for specific purposes.

(c) Income

All income is included in the SOFA when the Charity is legally entitled to the income, and the amount can be quantified with reasonable accuracy. No amounts have been included in the accounts for gifts in kind or for services donated by volunteers.

(d) Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources, using time spent on each activity as a guide.

(e) Fixed Assets

Office equipment is depreciated on a straight-line basis over the effective useful life of the assets, estimated as four years. The carrying values are reviewed at the year-end for impairment.

(f) Taxation

The Charity is a Registered Charity and is therefore exempt from taxation under the Income and Corporation Taxes Acts.

2. DONATIONS

Donations comprise the following:

	2025 £	2024 £
Grants from Charitable Trusts	145,350	144,650
Grants from companies	0	466
Individual donations	10,943	12,030
Other organisations	2,364	4,173
Total	**158,657**	**161,319**

Notes to the Accounts (continued)

3. CHARITABLE EXPENDITURE

Charitable expenditure comprises the following:

	2025 £	2024 £
Salaries, pension & staff costs	147,355	138,657
Supporting gifts	182	843
Office and Sundries	13,115	9,204
Equipment	1,600	864
Insurance, legal and professional	2,014	1,397
Training Videos	4,900	0
Other costs	246	1,311
Total	**169,412**	**152,276**

4. SALARIES, TRUSTEES' REMUNERATION AND TRUSTEES' EXPENSES

The Charity paid £140,437 (2024: £131,506) to nine individuals in the year (2024: 9), all of whom are employed on a part-time basis.

Employer pension contributions were £6,818 (2024: £7,181).

The key management personnel compensation was £32,000 (2024: £26,482).

Trustees were paid no salaries or expenses.

Notes to the Accounts (continued)

5. FIXED ASSETS

FIXED ASSETS	Office Equipment 2025 £	Office Equipment 2024 £
Cost		
On 1 January	1,274	960
Additions	0	314
	1,274	**1,274**
Depreciation		
On 1 January	799	480
Charge for the year	319	319
	1,117	**799**
Net Book Value	**157**	**476**

6. DEBTORS

DEBTORS	2025 £	2024 £
Sundry debtors	1,854	1,445

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2025 £	2024 £
Accruals	559	605

Notes to the Accounts (continued)

8. RESTRICTED FUNDS

2025 Restricted Funds

Projects	Brought Forward £	Restricted Received 2025 £	Designated 2025 £	Total Restricted & Designated £	Total Spent 2025 £	Carried Forward £
Richmond	6,229	49,749	0	49,749	28,424	27,554
Hampshire	7,026	35,625	132	35,757	34,785	7,998
Isle of Wight	12,945	23,145	1,305	24,450	30,362	7,033
Care Home Friends	15,735	0	0	0	2,000	13,735
Alexa IOW	1,126	0	0	0	569	556
Flowers of Blessing	92	500	0	500	219	373
Adopt a Care Home	24,032	18,645	0	18,645	24,854	17,823
Christmas Gifts	231	0	0	0	0	231
Carers Connected	4,438	10,000	0	10,000	15,049	0
West Sussex	28,122	12,580	100	12,680	21,140	19,663
Training Videos Dr Ian	0	4,900	0	4,900	4,900	0
Total	**99,976**	**155,144**	**1,537**	**156,681**	**162,302**	**94,966**

2024 Restricted Funds

Projects	Brought Forward £	Restricted Received 2024 £	Designated 2024 £	Total Restricted & Designated £	Total Spent 2024 £	Carried Forward £
Richmond	0	22,158	10,000	32,158	25,929	6,229
Hampshire	4,805	20,000	15,650	40,455	33,429	7,026
Isle of Wight	8,288	23,075	13,670	45,033	32,088	12,945
Care Home Friends	15,735	0	0	15,735	0	15,735
Alexa IOW	1,126	0	0	1,126	0	1,126
Flowers of Blessing	92	0	0	92	0	92
Adopt a Care Home	41,188	12,000	0	53,188	29,156	24,032
Christmas Gifts	231	0	0	231	0	231
Carers Connected	5,387	10,000	3,500	18,887	14,449	4,438
New Area - West Sussex	20,000	20,000	0	40,000	11,878	28,122
Total	**96,852**	**107,233**	**42,820**	**246,905**	**146,928**	**99,976**

9. RELATED PARTY TRANSACTIONS

There were no related party transactions.

11 | Looking Ahead: Our Ambitions for 2026

With new leadership firmly established, a record year behind us and growing demand for our services, Embracing Age enters 2026 from a position of real strength.

Expand our reach

Scoping a fifth region and building the volunteer pipeline. Aiming to reach 2,500+ residents across England. Each area project is supported by a paid coordinator.

Raise our profile

Investing in communications and storytelling capacity to grow our public presence and attract new supporters nationally.

Deepen partnerships

Building a wider network of partners across voluntary organisations, statutory bodies, faith groups and carer support organisations, including developing the Preventative Pathway pilot on the Isle of Wight.

Ensuring Sustainability

Underpinning all of this is our commitment to diversifying our funding base. Multi-year grant relationships provide the stability to plan strategically, and we will continue to invest in funder relationships, build our evidence of impact and seek income from a broader range of sources.

The majority of funds held at year end are restricted for specific projects and future delivery commitments and cannot be used for general operating costs.

Our financial position at the end of 2025 gives us a sound platform from which to pursue these ambitions with confidence.

Growing old doesn't mean you cannot enjoy life.
Our role is to make sure no one has to do it alone.

12 | Acknowledgements

None of this would be possible without our amazing army of volunteers, our donors and funders, the care homes and churches who open their doors to work with us, and our trustees, ambassadors and staff team.

THANK YOU all for your incredible commitment, time, generosity and support!

Our volunteers contribute in so many ways:

- Befriending care home residents
- Making cards and crafty gifts
- Creating Pictures of Joy photographs
- Distributing clothes and toiletries
- Creating flower bouquets
- Creating and distributing Christmas gifts
- Helping set up Alexa devices
- Liaising with schools & community groups
- Facilitating Carers Connected Zooms
- Selling second-hand books
- Organising fundraising events
- Doing bookkeeping
- Helping with admin, IT, marketing and other professional roles
- Trustees
- Ambassadors

Grateful thanks to all our funders, including:

McCARTHY STONE FOUNDATION
The Allen Lane Foundation
Garfield Weston Foundation
BENEFACT TRUST
HEATHROW COMMUNITY TRUST
EAST HAMPSHIRE DISTRICT COUNCIL
Richmond Foundation
COMMUNITY FUND
THE BISHOP RADFORD TRUST
co op
SHANLY FOUNDATION
ASDA Foundation
WIGHT AID
Masonic Charitable Foundation

"All these volunteers enrich our residents' lives and are an enriching connection to our community. They treat our residents with such incredible kindness and dignity. Please pass on our thanks to everyone at Embracing Age and the funders."

Care Home Manager

Embracing Age
ETNA Community Centre, 13 Rosslyn Road, Twickenham TW1 2AR
020 3778 0035 | embracingage.org.uk | info@embracingage.org.uk
Charity No. 1160400

EMBRACING AGE

England & Wales - Charity number 1160400

Accounts

Annual Report & Accounts

Year Ended 31st December 2024

Embracing Age
Charitable Incorporated Organisation

EMBRACING AGE
Later life in all its fullness

Charity Number 1160400

Trustees' Report and Financial Statements

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Introduction

Message from our Chair of Trustees, Tim Blair

I am pleased to report that 2024 was another successful year of growth for Embracing Age. In our core activity of befriending care home residents and in the other targeted services, we achieved our highest volumes to date. In the year, Embracing Age had reached a record 1,845 care home residents in the geographical areas into which we have now expanded, details of which are set out in this Annual Report.

You will read of heart-warming messages of gratitude, and witness the sheer scale of the hard work, dedication and skills our trained volunteers bring to bear. Their efforts and the outcomes they achieve make care home residents feel special in so many ways. Personal friendships develop. The elderly, many frail and vulnerable, are affirmed, valued and connected to their local community and the outside world. Often their horizons change. They cease to be a forgotten, out-of-sight segment of society, but become noticed, full of hope and less isolated and lonely.

What is reported on the following pages could only have been achieved with the backing and financial support of many valued donors. They have engaged with us, not simply to help us achieve our aims, but by giving us the opportunity to help them achieve their charitable objectives, too. Among them are Trusts, Foundations, Companies and individuals, some of whom have provided multi-year financial support or sponsorship, allowing us to plan strategically in a funded and sustainable way. We are hugely grateful to them and appreciate the ongoing relationships we have with them.

2024 was Embracing Age's 10th Anniversary Year – a year in which we reflected on the incredible journey of the charity from its early beginnings in Richmond-upon-Thames to the present day. That our presence now extends to care homes on the Isle of Wight, Hampshire, West Sussex and places elsewhere in the UK is testament to the foresight and outstanding leadership of our Founder and CEO, Tina English. Tina is a respected expert in her field and a familiar figure in our sector, and champions the needs of older adults on the national stage. In speaking up and promoting debate about matters affecting the UK's ageing population, Tina is a sought-after public speaker with her wealth and depth of knowledge.

Introduction

(Continued)

During the year, Tina indicated to the Trustees of her wish to stand down from her role as CEO, having been at the helm since 2014. After ten years of dedicated leadership, our Trustee Board recognised the immense contribution she has made to the charity and invited her to continue her involvement as a new trustee, which we are delighted she accepted. We shall be forever grateful for her experience, guidance, integrity and warmth of personality - all attributes which have brought Embracing Age thus far.

Following a rigorous recruitment process for a new CEO last summer, we are delighted to report that we appointed and welcomed Sinéad Crosbie in August 2024. She brings strong and relevant skills from the commercial and voluntary sectors, with a passion to make a difference in the lives of the people we serve - something close to her heart.

I wish to thank our staff who have worked with such dedication and purpose throughout the year. To our many volunteers, thank you for generously giving us your time. You bring skills and enthusiasm to carry out visits to care home residents as well as numerous other practical and creative tasks enabling us to enrich their lives. Lastly, I thank and value my fellow trustees for sharing their experience, wise counsel and support in this exciting endeavour called Embracing Age, of which we are privileged to be a part.

Tim Blair

Legal & Administrative Information

For the Year Ended 31st December 2024

TRUSTEES

Tim Blair (Chair)
Tina English
Karen Block
Fiona Costa
Roderick Day (Treasurer)
João Paulo Henrich Tavares

STAFF TEAM

Sinéad Crosbie, CEO
Sarah Waller, Comms & Impact Manager
Rebecca Savage, Isle of Wight Coordinator
Zoe Jones, Hampshire Coordinator
Paul Crowther, Development Manager
Sarah Smith, Carers Connected Coordinator
June Morell, Operations Manager
Zoe Jones, Hampshire Coordinator
Shabnum Kramer, Richmond Co-ordinator
Julie Passmore, West Sussex Co-ordinator
Jane Preston, West Sussex Co-ordinator

KEY MANAGEMENT PERSONNEL

Those responsible for planning, directing, controlling, and operating the Charity include CEO and senior staff members who have been delegated significant authority by the trustees to manage the day-to-day operations and decision-making of the organisation.

OBJECTS

The objects of Embracing Age are to relieve older people who are in need by providing befriending, support and other services calculated to relieve the needs of such persons, in accordance with Christian principles and to relieve social isolation and loneliness amongst elderly people.

The following pages outline how we do that in practice and the difference we make.

PREMISES

The Registered Office of the Charity is:
183 Lincoln Avenue, Twickenham
TW2 6NL

INDEPENDENT EXAMINER

Craig McDowell
56 The Bittoms, Kingston, KT1 2AP

PRINCIPAL BANKERS

The Co-operative Bank plc,
PO Box 250,
Delf House,
Skelmersdale, WN8 6WT

Trustees' Annual Report

For the Year Ended 31st December 2024

The Trustees submit their report and the financial statements of Embracing Age ("the Charity") for the year ended 31 December 2024. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2015 (FRS102)) and the Financial Reporting Standard 102. The Legal and Administrative Information set out earlier in this document forms part of this report.

STRUCTURE, GOVERNANCE & MANAGEMENT

Status and Governing Document

Embracing Age is a CIO (Charitable Incorporated Organisation), registered charity number 1160400. Its governing document is a Constitution dated 11th November 2014 and Registered Charitable status was granted on 9th February 2015.

Governance and Internal Control

The day-to-day activities of the Charity are monitored by the Trustees. Trustee Board meetings are held quarterly and additional informal discussions and meetings also take place. New Trustees are appointed by existing Trustees.

Organisation

The Board of Trustees, which has a minimum of three members, administers the Charity. Certain tasks are delegated to the CEO and other staff and volunteers.

Trustee Induction and Training

New Trustees are made aware of the seriousness of their responsibilities and obligations under charity law. They are given an induction pack and are able to understand their obligations by reading relevant Charity Commission publications. Trustees are aware of training courses and conferences and may extend their knowledge of matters pertaining to their role in the Charity.

Related Parties and Co-operation with other organisations

The Trustees are unpaid and receive no benefit from their work with the Charity. There is no relationship between any Trustee and Charity employees or suppliers.

The Charity has good relationships with a number of Organisations which support the Charity's vision.

Pay Policy

Staff pay rates are set by the Board of Trustees. Details of Trustees' expenses, if any, and related party transactions are disclosed in a note to the accounts.

Trustees' Annual Report

For the Year Ended 31st December 2024

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

The aims and objectives of the Charity in 2024 were that:

- Care home residents, including those with dementia, will feel valued and connected, and experience improved wellbeing, and that care home staff will feel supported.
- Unpaid carers will feel supported, spiritually nourished and connected with other carers
- Churches will be inspired and equipped to come alongside older people, including care home residents, those with dementia and carers.

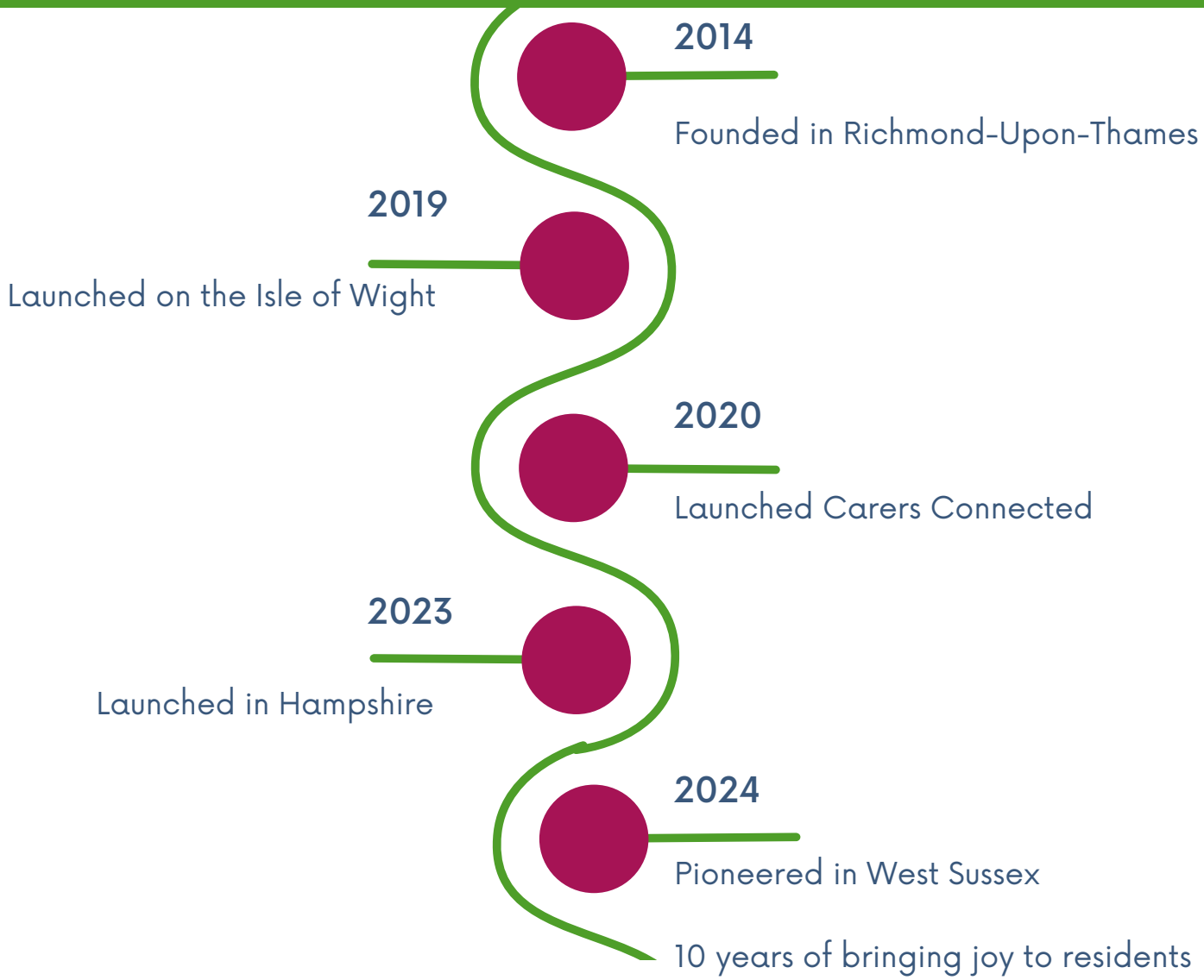
Public Benefit

The Trustees have considered the guidance of the Charity Commission on public benefit. The provision of public benefit is given at no charge and is made available to all people including those on low incomes.

"Carol has built up a lovely relationship with our residents. They look forward to her visit and she is making a huge difference to our residents' wellbeing."

Care Home Manager about a befriending volunteer

1 Our Story So Far



OUR MISSION

Embracing Age is a Christian charity working towards a world where older people are valued, connected and full of hope.

We do this by:

- Combatting loneliness
- Mobilising volunteers
- Equipping churches
- Speaking out

There's a section on each of these in this report. Names may have been changed for anonymity.

2 An Overview of our Activities

For the Year Ended 31st December 2024

There are three main strands to our work:

- Coming alongside care home residents through befriending and other activities, bringing joy, hope and companionship
- Supporting unpaid carers through weekly Zoom gatherings, giving them the opportunity to chat and pray together
- Equipping churches in their ministry amongst older people, through webinars and workshops, and encouraging them to adopt their local care home

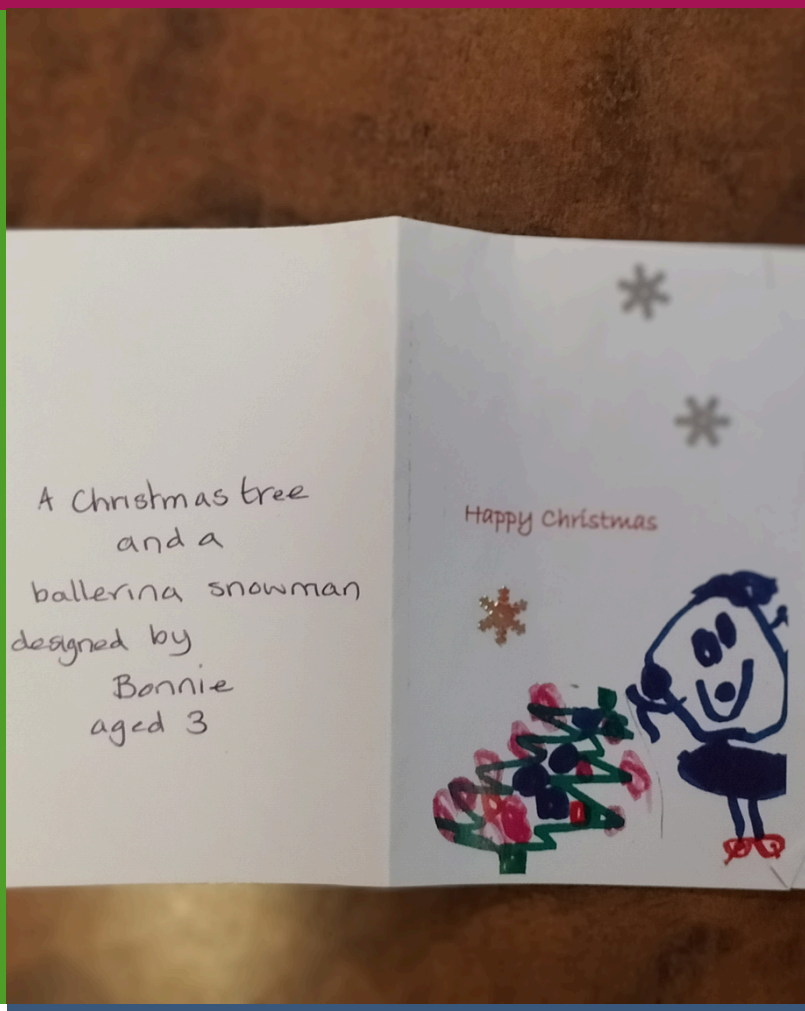
Pioneering in West Sussex

We launched our 4th area, West Sussex, in August 2024. By year end, less than 5 months from starting from scratch, this grew to:

14 volunteers placed or in the pipeline

71 residents received handmade cards

5 care homes benefitting from befrienders and community links



"Once a month, we visit for a Sing-Along. We're advertised as the 'Billingshurst Family Church Choir', but really we just sing along badly to popular songs on Spotify and have fun! We love spending time with our friends and hope we encourage the staff too!"

We're very grateful to the individuals, care homes, churches and community groups who have already come alongside our Co-ordinators, including:

- a nursery making regular cards for 2 care homes - they brought a lot of cheer when they hand delivered Christmas cards to 60 residents and broke into impromptu carols!
- a primary school in Billingshurst singing carols at a local care home.
- volunteers launching 'Faith Matters' - a monthly group offering residents an opportunity to sing hymns, read the bible, pray and discuss faith.
- a youth group and care home starting an intergenerational link.

3 Care Home Residents

1845

care home residents benefitted in total from our area projects, including through befriending, cards, gifts, flowers and more

"The Embracing Age befrienders make a huge difference to the lives of our residents and they look forward to having a visitor of their own. They are all wonderful. Thank you."

Care Home Manager

Cards and Gifts

2956

handmade Cards of Kindness sent to residents

Our cards are chosen for each individual where we know their interests and, if they are on the dementia pathway or partially-sighted, they receive a tactile card.

"Our residents feel like they matter to someone when they receive their cards and present at Christmas time. Often they don't have any family so it's nice for them to have a connection outside of the home."

Care Home Manager

"Embracing Age organised wonderful hampers and Christmas cards from the community - the residents were thrilled to bits that people in their community had thought about them."

Activities Co-ordinator

1000+

care home residents received Christmas gifts from our area projects, many handmade by our volunteers

"Thank you so much for the Christmas gifts you gave to our residents. We could not believe how personal they were - everything they opened was just them. Thank you."

Care Home Manager

Flower Gifts

248

fresh bouquets and craft flowers gifted to care home residents

Our Isle of Wight project continued to flourish, adding flower arranging sessions for residents at care homes.

In Hampshire, craft volunteers made flowers from wool, paper, felt and more for residents to enjoy feeling and reminiscing.

"We are very lucky to receive "just because" bunches of flowers from the amazing Embracing Age Isle of Wight."

"One resident loves flowers but can't have real ones due to allergies. She was thrilled with her knitted roses, carnations and lavender created by some very talented crafters, which looked incredibly lifelike."

Care Home Manager

Toiletries and Clothes

33

Bags of Blessing delivered to care homes containing personal hygiene products for new residents who arrive at the care with nothing or residents in need.

"There is a before and after since we've received your endless support. Thanks for all your efforts. Your help and impact is unmeasurable in our home."

Care Home Manager

"Your assistance has been invaluable in providing essential toiletries & clothing, volunteers. You have made a significant difference in easing financial burdens and helping our residents through a challenging time."

Care Home Manager

1578

items of clothing given to residents in emergency clothing packs for new residents who arrive at care homes with no support and beautiful knitted items such as bed capes.

One care home had the brilliant idea to set the clothes out on rails in the lounge for residents to browse, feel and choose for themselves. It was a delight to see how much the residents enjoyed this "real world experience" of retail therapy.

Animal Connections

94

care home residents from 15 care homes on the Isle of Wight enjoyed visits to local stables to spend time with the horses, and have tea and cake together thanks to a partnership with The Island Riding Centre.

The residents delighted in the sensory touch of stroking and grooming the horses where appropriate, reminiscing and having the opportunity to go out in the community. The positive effects lasted well after the visit.

Rebecca hopes to expand the Animal Care Home Connections project across the island, including by promoting Pets As Therapy volunteers to enable residents to spend time with other animals such as cats and dogs.

"It is difficult to put into words the joy and benefits a trip out like this brings but the faces certainly tell a story of wonderment and excitement"

Care Home Manager

Connecting the Generations

39

connections between schools, nurseries, clubs and libraries for children to bring joy to local care home residents including handcrafted gifts, visits by school choirs, and over 190 handmade cards.

"Our residents really enjoyed getting cards from the children. It evoked lovely chats."

Activities Co-ordinator

"Embracing Age put us in touch with a local nursery to build a new community link. The children visited before Christmas dressed as angels and sang beautifully for us."

Activity Co-ordinator

Ladies' Well-being Group

"If it weren't for Embracing Age and their wonderful volunteers, we would not have half of what we have now."

Lesley,
Care Home Well-being Lead

Last year we shared the story of the Old Boys' Club started at a care home on the Isle of Wight by our volunteer, Paul, for a group of gentlemen. This year, we're thrilled to share about the well-being group being run at the same home by our volunteer Angela, where female residents enjoy having their nails done, flower arranging, playing games, art and colouring.

Rosa said the games are "fun and we get a lot of laughter out of it."

Margaret added, "I would like Angela to be my sister. She is so thoughtful and caring. She is really wonderful. It's only once a week. I wish it could be more. It keeps us entertained. It makes all the difference."

Angela says, "I have been coming about a year having only moved to the Island a couple of years ago. I heard about Embracing Age through church and I was very inspired by the work they do. With such compassion and such love. Thinking about some of the dear residents here who don't have family or friends to visit. I thought well I can do that."

Lesley, the care home's Well-being Lead said the activities give the residents the opportunity to "use motor skills, enjoy social fulfilment, reduce stress, enjoy creativity and self expression ... with lots of laughs, and chatter."

Nigel's Story

"Nigel has built a relationship with residents who are otherwise isolated due to their preference of being alone and avoiding communal areas. He has encouraged one resident to take a quiz for the other residents each month and this is possibly the only time this resident engages with other residents in a social capacity."

Activities Co-ordinator

"Nigel and I take a general knowledge quiz for the other residents once each month and often keep in touch in-between his visits to discuss questions for the upcoming quiz. It is nice to have someone from the outside world to talk to and get a different perspective on things I have seen on the news."

Resident

"Thanks to Embracing Age, I have been volunteering at a Richmond care home for just over two years. It's the same care home that looked after my mum so kindly in the last 14 months of her life, and I really wanted to give something back.

Most of the residents - and staff - are women, so my role is to spend time with some of the male residents to try to involve them as much as possible in the life of the care home. I also organise monthly quizzes for all the residents, and I help with outings, which have included trips to Bournemouth beach and to the Royal Albert Hall.

Mostly I simply chat with the male residents on a one-to-one basis, mainly about their memories, their families and their varied careers, with current affairs and football staple subjects of our chats. One man who is quite insular has become more involved in the life of the home as a result of helping me with the quizzes. Another said to me that while he is happy in the home he misses conversations more than anything - which I think sums up my role. One or two don't want to chat, but they are very much in the minority.

Inevitably some of the residents have developed dementia and have memory problems - I try to coax out their memories of good times. I have realised that almost everyone has interesting tales to tell - the residents are our last living link to events (such as wartime and the Blitz) that are rapidly receding into history.

I look forward to my visits, feeling that I am in a very small way helping towards the wellbeing and happiness of the residents. I am also personally getting lots back from my visits."

4 Supporting Carers

47

unpaid carers supported through Carers Connected, including two weekly Zoom gatherings and private Facebook group

"Carers Connected is such a precious group to me, it's my main support. We understand each other, it's a really good group."

A Carer

"I am SO glad I DID join in today... your group is so great as it fosters that place of 'drinking in the living waters' by supporting each other with prayer AND care as I felt such a lot of genuine care for each other in the group and THANK YOU for welcoming me...

Thank you for including a space for me in your truly lovely group of carers!!

I felt so BLESSED and uplifted afterwards , thank you."

A Carers Connected participant

"I don't know how I would have got through the last few months without the group."

A Carer

5 Equipping Churches

26

people downloaded free booklets on how churches can adopt a care home and mobilise volunteers to befriend care home residents.

104

people accessed our new free bank of tried and tested care home service plans

"We had lots of people join us. It was the most incredible experience. The power of music to make people smile."

Marie, from Holy Trinity Spital, attended our conference on Coming Alongside Those Living with Dementia where she linked up with Dementia Friends Wirral. Inspired by her experience with her father and our conference, Marie has set up a Monthly Singing Cafe for people living with dementia and their carers. She shares above about a recent session.

300

people attending the 24 webinars, workshops and conferences we delivered to church groups

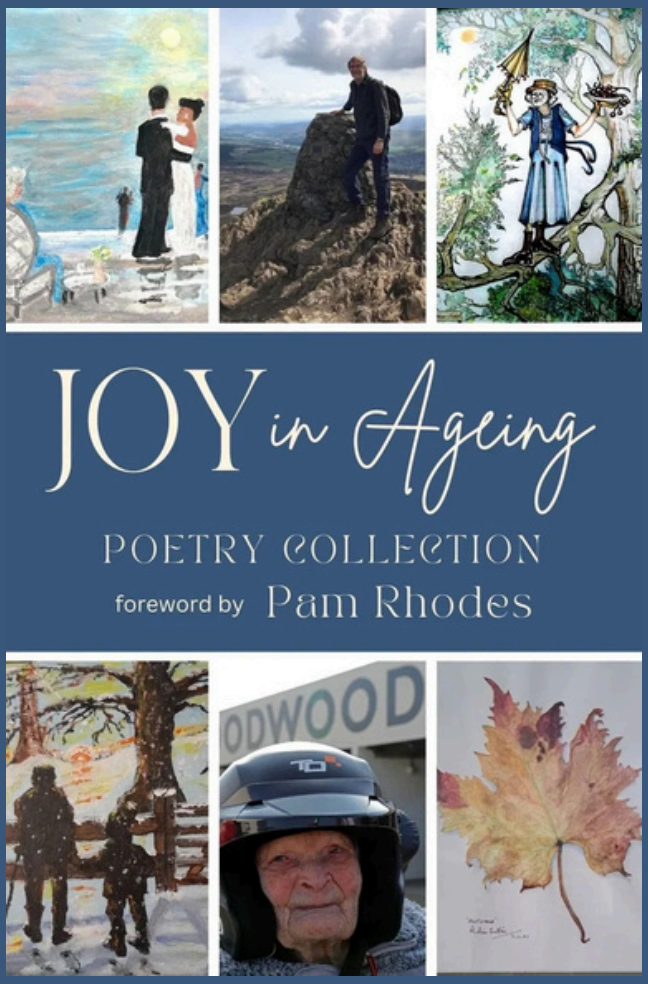
on developing a strategy for ministry amongst older people, reimagining care home ministry, coming alongside people living with dementia, supporting unpaid carers and having supportive conversations.

6 Speaking Out

111

entries to our Joy in Ageing poetry, art and multimedia competition

And the publication of the winning and shortlisted entries in an anthology, which has sold over 150 copies



Joyce, a care home resident living with dementia was a multimedia winner with photos of her doing 10 things for her 100th birthday, including horse riding, sailing and racing around Goodwood.

Joyce definitely shows that growing old doesn't mean you cannot enjoy life!

121

downloads of our Making Moments booklets

Resources to help people in coming alongside people living with dementia and enjoy special moments together.

FINANCIAL REVIEW

A summary of the financial results and the work of the Charity are set out in the accounts.
The Charity's income was £168,532 in 2024, £192,693 in 2023.

RISK ASSESSMENT

The major risks to which the Charity has been exposed, as identified by the Trustees, have been reviewed and systems have been established to mitigate those risks.

GOING CONCERN

Taking into account reserves and anticipated income, the Trustees are confident that the Charity remains a going concern for at least twelve months from the date of approval of these accounts.

RESERVES

The Charity has unrestricted accumulated reservices of £49,661 in 2024, £40,805 in 2023
The Trustees aim is to have 3-6 months of unrestricted reserves and they consider that the fund reserves at the year-end were adequate but not excessive.

INDEPENDENT EXAMINER

The Trustees intend to ask the Independent Examiner Craig McDowell to undertake the examination of the Charity's accounts.

Trustees' Responsibilities in relation to the Financial Statements

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards. The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period.

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

- select suitable accounting policies and then apply them consistently:
- observe the methods and principles of the Charities SORP 2015 (FRS 102):
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- preparing the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

Trustees' Annual Report continued

For the Year Ended 31st December 2024

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and enable them to ensure that the financial statements comply with charity law. They are also responsible for safeguarding the assets of the Charity and hence to take reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are responsible for the maintenance and integrity of the Charity and financial information included in the Charity's website.

The Report was approved by the Trustees, who are also the members of the Charity, on 1st May 2025 and signed on its behalf by:

Tim Blair
Chair of Trustees

Independent Examiner's Report to The Trustees of Embracing Age

For the Year Ended 31st December 2024

I have examined the accounts for the year ended 31st December, 2024 on pages 25 to 26 following which have been prepared on the basis of the accounting policies set out on page 27 to 30.

Respective Responsibilities of Trustees and Examiner

The Trustees of the Charity are responsible for the preparation of accounts; they consider that the audit requirements under section 144 of the Charities Act 2011 do not apply but they have requested an independent examination. I have been appointed to conduct an Independent Examination under section 145 of the Charities Act 2011 and to report in accordance with the regulations made under section 145 of that Act. It is my responsibility to examine the accounts, without performing an audit and to report to the Trustees,

Having satisfied myself that the Charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

(1) examine the accounts under section 145 of the Charities Act 2011;
(2) follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011;
(3) state whether particular matters have come to my attention.

Basis of Examiner's Statement

This report is in respect of an examination carried out under section 145 of the Charities Act 2011 and 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 a review of the accounts and making such enquiries as are necessary for the purpose of this report. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Based on my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect,

- accounting records have not been kept in accordance with section 130 of the Charities Act 2011, or
- the accounts presented do not accord with those records, or
- comply with the accounting requirements of the Charities Act 2011.

No matter has come to my notice in connection with my examination to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts.

Craig McDowell
2nd May 2025

Statement of Financial Activities

For the Year Ended 31st December 2024

	Note	Unrestricted Funds 2024 £	Restricted and Designated Funds 2024 £	TOTAL FUNDS 2024 £	Unrestricted Funds 2023 £	Restricted and Designated Funds 2023 £	TOTAL FUNDS 2023 £
INCOME from:							
Donations	2	11,267	150,053	**161,319**	25,065	153,302	178,367
Fundraising activity		5,928	0	**5,928**	9,359	0	9,359
Charitable activities		1,284	0	**1,284**	4,967	0	4,967
Investment income - interest		0	0	**0**	0	0	0
Total Income		18,479	150,053	**168,532**	39,391	153,302	192,693
EXPENDITURE on:							
Charitable expenditure		5,348	146,928	**152,276**	27,647	77,052	104,699
Fundraising		4,276	0	**4,276**	3,564	0	3,564
Total Expenditure	3 & 4	9,623	146,928	**156,552**	31,211	77,052	108,263
Net Income		8,856	3,124	**11,980**	8,180	76,250	84,430
Reconciliation of funds							
Total funds brought forward		40,805	96,851	**137,656**	32,625	20,601	53,226
Total funds carried forward		49,661	99,975	**149,636**	40,805	96,851	137,656

All the above results derive from continuing activities. All gains and losses recognised in the year are included above.

The notes on pages 27 to 30 form part of these accounts.

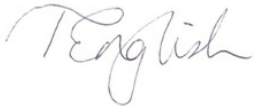
Balance Sheet

For the Year Ended 31st December 2024

	Note	Unrestricted Funds 2024	Restricted and Designated Funds 2024	Total Funds 2024	Total Funds 2023
					£
FIXED ASSETS	5	476	0	476	480
CURRENT ASSETS					
Cash at bank		48,345	99,976	148,321	136,756
Debtors		1,445	0	1,445	420
		49,789	99,976	149,766	137,176
CREDITORS: AMOUNT DUE WITHIN ONE YEAR		605	0	605	0
TOTAL ASSETS LESS CURRENT LIABILITIES		49,660	99,976	149,636	137,656
FUNDS					
Unrestricted Funds		49,661	0	49,661	40,805
Restricted Funds		0	99,976	99,976	96,851
TOTAL CHARITY FUNDS		49,661	99,976	149,636	137,656

The accounts approved by the trustees and signed on their behalf on 1st May 2025

Tim Blair - Chair of Trustees



Tina English - Founder and Trustee

The notes on pages 27 to 30 form part of these accounts

1. ACCOUNTING POLICIES

(a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102).
The Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).
The Charity is a Going Concern.
A summary of the most important accounting policies, which have been applied consistently, are set out below.

(b) Funds Structure

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.
Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for specific purposes. The aim and use of each restricted fund is set out in the notes to the accounts.

(c) Income

All income is included in the SOFA when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the Charity being notified of an impending distribution or the legacy being received.
Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. No amounts have been included in the accounts for gifts in kind or for services donated by volunteers.

(d) Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources, using time spent on each activity as a guide.

Grants payable are included in the accounts where there is a legal or constructive liability.
The costs of charitable activities are those costs incurred directly in relation to the objects of the Charity.
Governance costs are incurred in connection with the administration of the Charity and compliance with constitutional and statutory requirements. These tasks are undertaken by unpaid trustees.
Irrecoverable VAT is charged against the category of resources for which it was incurred.

(e) Fixed Assets

The cost of the office equipment, less any expected residual value is depreciated on a straight line basis over the effective useful life of the assets which has been estimated as four years. Office equipment items are initially included at cost and depreciated as stated. The carrying values are reviewed at the year-end for impairment if circumstances indicate that the full carrying value may not be recoverable.

(f) Taxation

The Charity is a Registered Charity and is therefore exempt from taxation under the Income and Corporation Taxes Acts.

2. DONATIONS

Donations comprise the following:

	2024	2023	2022
	£	£	£
Grants from Charitable Trusts	144,650	168,305	29,800
Grants from companies	466	0	365
Individual donations	12,030	8,257	19,023
Other organisations	4,173	1,805	3,765
Total	**161,319**	**178,367**	**52,953**

3. CHARITABLE EXPENDITURE

Charitable expenditure comprises the following:

Charitable expenditure comprises the following:			
	2024	2023	2022
	£	£	£
Salaries, pension & staff costs	138,657	88,820	61,968
Volunteer costs, including DBS checks	0	361	419
Supporting gifts	843	205	4,012
Publicity and development	0	0	1,133
Office and Sundries	9,204	12,512	8,220
Equipment	864	54	23
Insurance, legal and professional	1,397	1,395	941
Other Fundraising	0	5	244
Other costs	1,311	1,346	445
Independent examination	0	0	0
Total	**152,276**	**104,699**	**77,405**

4. SALARIES, TRUSTEES' REMUNERATION AND TRUSTEES' EXPENSES

The Charity paid £131,506 (2022 - £85,815) to 9 individuals in the year (2022 – 8)

Employer pension contributions were £7,181 (2022 - £3,194).

The key management personnel compensation was £12,308 (2022 - £26,482).

Trustees were paid no salaries or expenses.

5. FIXED ASSETS

FIXED ASSETS		Office Equipment
		£
Cost		
At 1 January 2024		960
Additions		314
Disposals		
		1,274
Depreciation		
At 1 Janaury 2024		480
Charge for the year		319
Disposals		-
		799
Net Book Value		**476**

6. DEBTORS

DEBTORS			
		2024	2023
		£	£
Sundry debtors		**1,445**	**420**

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

		2024	2023
		£	£
Accruals		**605**	**0**

8. RESTRICTED FUNDS

2024 Restricted Funds

2024 Restricted Funds	Brought forward	Restricted Received in 2024	Designated in 2024	Total restricted & designated	Total spent in 2024	Carried forward
Richmond	0	22,158	10,000	32,158	25,929	6,229
Hampshire	4,805	20,000	15,650	40,455	33,429	7,026
IOW	8,288	23,075	13,670	45,033	32,088	12,945
Care Home Friends	15,735	0	0	15,735	0	15,735
Alexa IOW	1,126	0	0	1,126	0	1,126
Flowers of Blessing	92	0	0	92	0	92
Adopt a Care Home	41,188	12,000	0	53,188	29,156	24,032
Christmas Gifts	231	0	0	231	0	231
Pictures of Joy	0	0	0	0	0	0
Making Moments	0	0	0	0	0	0
Carers Connected	5,387	10,000	3,500	18,887	14,449	4,438
New Area - West Sussex	20,000	20,000	0	40,000	11,878	28,122
Total	96,852	107,233	42,820	246,905	146,928	99,976

2023 Restricted Funds

2023 Restricted Funds Projects	Brought forward	Restricted Received in 2023	Designated in 2023	Total restricted & designated	Total spent in 2023	Carried forward
Richmond	0	18,250	0	18,250	18,250	0
Hampshire	11,092	1,000	15,000	27,092	22,287	4,805
IOW	7,420	18,500	3,996	29,916	21,629	8,288
Care Home Friends	0	18,055	0	18,055	2,320	15,735
Alexa IOW	1,126	0	0	1,126	0	1,126
Flowers of Blessing	92	0	0	92	0	92
Adopt a Care Home	0	12,000	35,000	47,000	5,812	41,188
Christmas Gifts	0	1,500	0	1,500	1,269	231
Pictures of Joy	572	0	0	572	572	0
Making Moments	300	0	0	300	300	0
Carers Connected	0	0	10,000	10,000	4,613	5,387
New Area	0	0	20,000	20,000	0	20,000
Total	20,602	69,305	83,996	173,904	77,052	96,852

9. RELATED PARTY TRANSACTIONS

There were no related party transactions.

7 Looking ahead

Our aims over the next 3 years

1

new large area project each year, in areas with high concentrations of care homes

Each large area has a paid project co-ordinator to mobilise volunteers and start other projects to connect care homes with their local community.

20

new churches each year adopting their local care home

so that care home residents, including those with dementia, will feel valued and connected, and experience improved wellbeing, and care home staff will feel supported.

1

new Carers Connected zoom gathering each year on different days and times

so that unpaid carers will feel supported, spiritually nourished and connected with other carers.

12

churches equipped through webinars and workshops each year

inspiring and equipping churches to come alongside older people, including care home residents, those with dementia and carers.

Acknowledgements

None of this would be possible without:

1. Our amazing army of volunteers who contribute in so many ways:

Befriending care home residents
Making cards & crafty gifts
Creating Pictures of Joy photographs
Distributing clothes
Creating flower bouquets
Creating & distributing Christmas gifts
Helping set up Alexa devices
Liaising with schools
Facilitating Carers Connected zooms
Selling secondhand books
Organising fundraising events
Doing book keeping
Helping with admin, IT, marketing & other professional skill roles
Trustees
Ambassadors

2. The individuals, funders and organisations who have generously contributed to our work. Some are shown opposite.

3. Our staff team who give above and beyond.

McCARTHY STONE FOUNDATION

Garfield Weston FOUNDATION

BENEFACT TRUST

HEATHROW COMMUNITY TRUST

EAST HAMPSHIRE DISTRICT COUNCIL

TOGETHER WE CAN MAKE A DIFFERENCE
WIGHT AID
The WightAid Foundation

Masonic Charitable Foundation

Thank you all for your time, dedication and incredible support.

Embracing Age
ETNA Commnity Centre
13 Rosslyn Road, Twickenham TW1 6AR
020 3778 0035
embracingage.org.uk
info@embracingage.org.uk

EMBRACING AGE

England & Wales - Charity number 1160400

Accounts

Annual Report & Accounts

Year Ended 31st December 2023

Embracing Age
Charitable Incorporated Organisation

EMBRACING AGE
Later life in all its fullness

Charity Number 1160400

Trustees Report and Financial Statements

Contents

Introduction	**1**
Legal & Administrative Information	2
Report of the Trustees	3
Independent Examiner's Report to the Trustees	19
Statement of Financial Activities	20
Balance Sheet	21
Notes to the Accounts	22
Acknowledgements	26

Introduction

Message from our Founder, Tina

Welcome to our Annual Report and Accounts, a testament to the unwavering dedication of our volunteers and staff team. Within these pages, you'll find stories that showcase the power of human connection. You'll meet our amazing volunteers who give their time and hearts to build friendships, share experiences, and bring joy to care home residents and offer invaluable support to those caring for loved ones at home.

You'll also be able to read important details about how Embracing Age is run and our financial accounts for the year.

We are incredibly grateful for the support of our donors, volunteers, and partners who make this vital mission possible.

Thank you for being part of our journey and taking the time to read this report. Together, we can continue to build a future where older people are valued, connected and full of hope.

OUR MISSION

Embracing Age is a Christian charity working towards a world where older people are valued, connected and full of hope.

We do this by:

- Combatting loneliness
- Mobilising volunteers
- Equipping churches
- Speaking out

There's a section on each of these in this report. Names may have been changed for anonymity.

"It makes me feel alive. I look forward to Thursdays."

A care home resident talking about the visits from his volunteer

Legal & Administrative Information

For the Year Ended 31st December 2023

TRUSTEES

Dr Jennifer Eades (Chair)
Karen Block
Timothy Blair
Fiona Costa
Roderick Day
João Paulo Henrich Tavares

STAFF

Tina English, CEO
Sarah Waller, Comms & Impact Manager
Rebecca Savage, Isle of Wight Coordinator
Zoe Jones, Hampshire Coordinator
Paul Crowther, Development Manager
Sarah Smith, Carers Connected Coordinator
June Morell, Operations Manager
Sarah Wood, Hampshire Coordinator
(Resigned December 2023)
Joanna Beadle, Richmond Co-ordinator
(Resigned October 2023)

KEY MANAGEMENT PERSONNEL

Those in charge of planning, directing, controlling, running and operating the Charity, including those members of staff who are the senior management personnel to whom the trustees have delegated significant authority or responsibility in the day-to-day running of the charity particularly Tina English and Sarah Waller.

OBJECTS

The objects of Embracing Age are to relieve older people who are in need by providing befriending, support and other services calculated to relieve the needs of such persons, in accordance with Christian principles and to relieve social isolation and loneliness amongst elderly people.

The following pages outline how we do that in practice and the difference we make.

PREMISES

The Registered Office of the Charity is:
183 Lincoln Avenue, Twickenham
TW2 6NL

INDEPENDENT EXAMINER

Craig McDowell
56 The Bittoms, Kingston, KT1 2AP

PRINCIPAL BANKERS

The Co-operative Bank plc,
PO Box 250,
Delf House,
Skelmersdale, WN8 6WT

The Trustees submit their report and the financial statements of Embracing Age ("the Charity") for the year ended 31 December 2023. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2015 (FRS102)) and the Financial Reporting Standard 102. The Legal and Administrative Information set out earlier in this document forms part of this report.

STRUCTURE, GOVERNANCE & MANAGEMENT

Status and Governing Document

Embracing Age is a CIO (Charitable Incorporated Organisation), registered charity number 1160400. Its governing document is a Constitution dated 11th November 2014 and Registered Charitable status was granted on 9th February 2015.

Governance and Internal Control

The day-to-day activities of the Charity are monitored by the Trustees. Trustee Board meetings are held quarterly and additional informal discussions and meetings also take place.

New Trustees are appointed by existing Trustees.

Organisation

The Board of Trustees, which has a minimum of three members, administers the Charity. Certain tasks are delegated to the CEO and other staff and volunteers.

Trustee Induction and Training

New Trustees are made aware of the seriousness of their responsibilities and obligations under charity law. They are given an induction pack and are able to understand their obligations by reading relevant Charity Commission publications. Trustees are aware of training courses and conferences and may extend their knowledge of matters pertaining to their role in the Charity.

Related Parties and Co-operation with other organisations

The Trustees are unpaid and receive no benefit from their work with the Charity. There is no relationship between any Trustee and Charity employees or suppliers.

The Charity has good relationships with a number of Organisations which support the Charity's vision.

Pay Policy

Staff pay rates are set by the Board of Trustees. Details of Trustees' expenses, if any, and related party transactions are disclosed in a note to the accounts.

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

The aims and objectives of the Charity in 2023 were that:

- Care home residents, including those with dementia, will feel valued and connected, and experience improved wellbeing, and that care home staff will feel supported.
- Informal carers will feel supported, spiritually nourished and connected with other carers
- Churches will be inspired and equipped to come alongside older people, including care home residents, those with dementia and carers.

Public Benefit

The Trustees have considered the guidance of the Charity Commission on public benefit. The provision of public benefit is given at no charge and is made available to all people including those on low incomes.

An Overview of our Activities

For the Year Ended 31st December 2023

There are three main strands to our work, all for the public benefit:

- Coming alongside care home residents, bringing joy, hope and companionship
- Supporting informal carers through weekly Zoom gatherings, giving them the opportunity to chat and pray together
- Equipping churches in their ministry amongst older people, through webinars and workshops, and encouraging them to adopt their local care home

The activities related to these three strands are summarised in the diagram above and expanded in the following pages.

Pioneering in Hampshire

We launched our third area, Hampshire, in March 2023. By the end of 2023, under 10 months from starting from scratch, Embracing Age Hampshire grew to:

35 active volunteers

33 residents visited

500 residents supported by all projects

"Mary's presence has really helped Jan settle in and feel at ease."

An Activities Co-ordinator about a volunteer for a new resident who was finding it hard to adjust to her move into the care home

We have been blown away by the support from local communities in Hampshire and the openness of care home staff to our initiatives, which has enabled our projects to grow with such momentum.

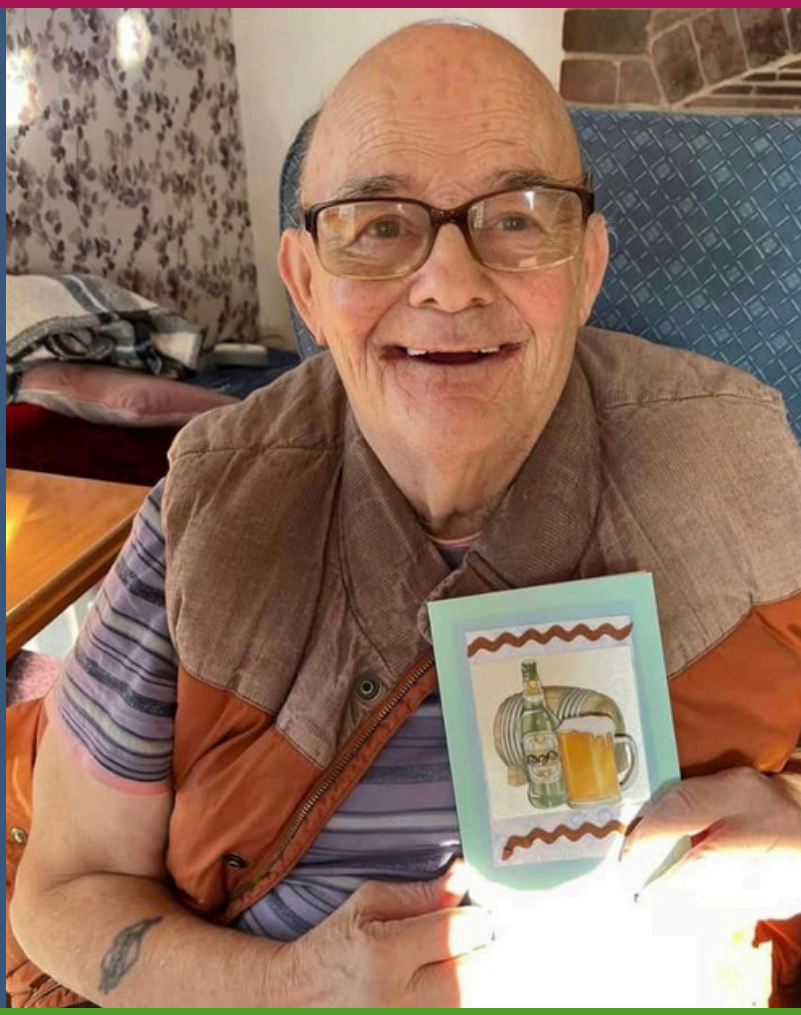
Our huge thanks to all the individuals and organisations who have embraced our vision so passionately, including:

- the 19 care homes working with us
- befriending, craft & other volunteers
- libraries facilitating Cards of Kindness
- church groups
- brownies, schools and other groups creating connections with their local care home

Care Home Residents

1599

care home residents benefitted in total from our area projects, including through befriending, cards, gifts, flowers and more



"The residents feel more alive and part of the real world and that someone cares about them. That they are not just shut away and forgotten. He brings the outside in."

Care Home Wellbeing Co-ordinator

Cards and Gifts

2636

handmade Cards of Kindness sent to residents

Our cards are chosen specifically for that individual where we know their interests and, if they are on the dementia pathway or partially-sighted, they will be sent a more tactile card for them to enjoy.

"To spend time with residents opening and reading the cards is a privilege and keeps a sense of connection to our community, especially for those who are nursed in bed."

"Our residents want to say thank you for the beautiful cards - they enjoy reading them and it gives them great pleasure once a month to think that someone they don't even know is thinking of them."

Care Home Manager

766

care home residents on the Isle of Wight and across Hampshire received Christmas gifts, many handmade by our volunteers

"It was a very heartwarming Christmas gift. I loved the card and it's still on display in my room. The warmers were just what I need. I usually sit in my chair and relax and to have them covering my hands is perfect. Thank you to whoever made the card and knitted the hand warmers. You made my day!" Resident

Flowers & Clothes

35

flower bouquets of blessing gifted to care home residents

"We would like to say a great big thank you for the most beautiful, colourful flower arrangements we received for Easter.

It was so very kind, we really appreciated receiving them.

Our heartfelt thanks go out to you all."

Care Home Manager

"I'm astounded for someone to take the time to make this bouquet for me, it's so wonderful!"

Resident

749

items of clothing given to residents in emergency clothing packs

"The clothes package was an excellent contribution towards this gentleman's personal care and presentation in daily care. He is very happy and grateful for this kind gesture.
We appreciate the support and effort of the team at Embracing Age in maintaining the quality of life for those who are really in need."

Care Home Manager

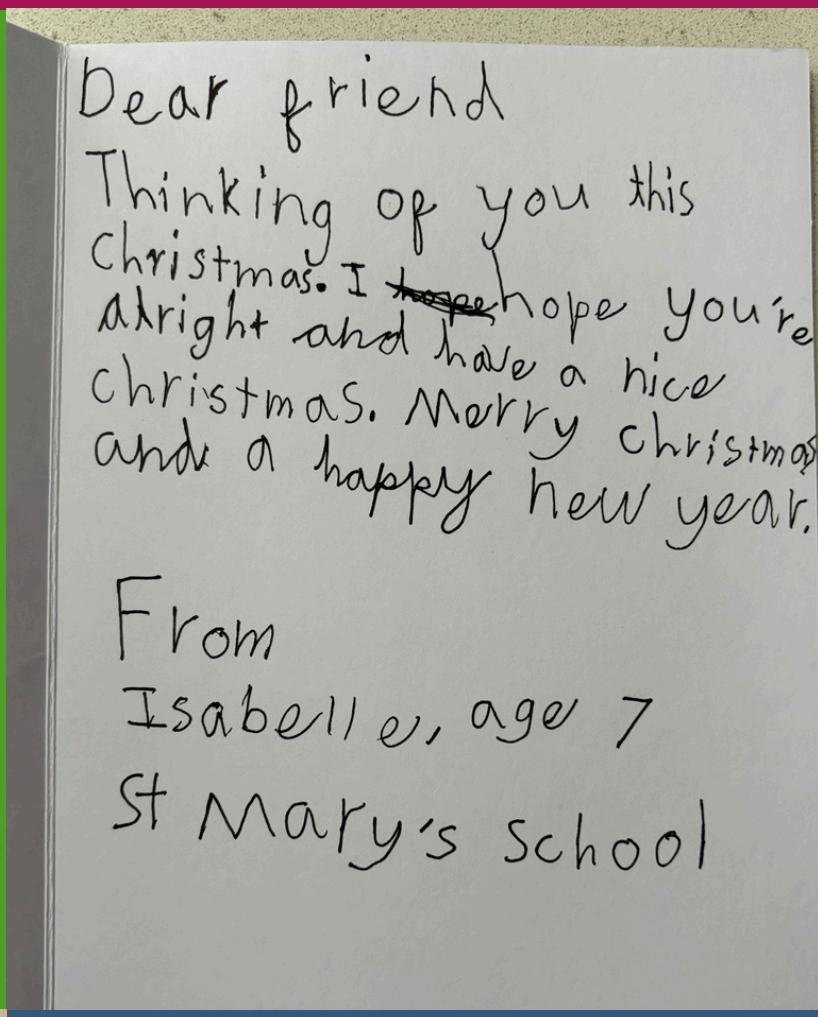
Connecting the Generations

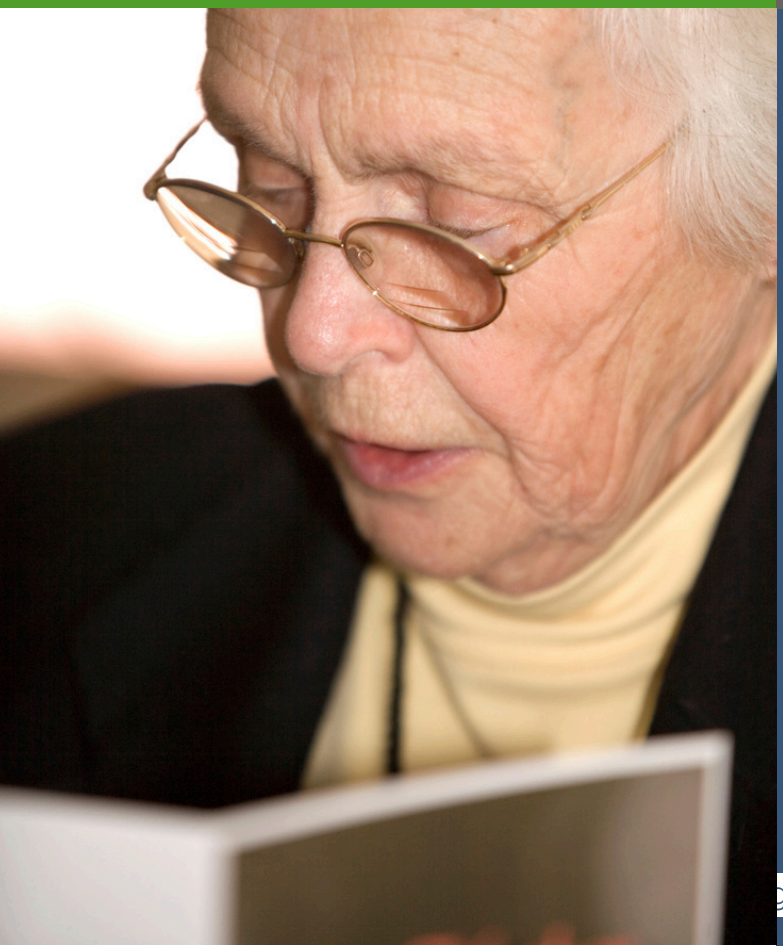
36

connections between schools, nurseries, clubs and libraries for children to bring joy to local care home residents including handcrafted gifts; visits by school choirs; and over 550 handmade cards.

"The residents were delighted to receive cards from our local preschool and had an enjoyable morning making cards to send back to the children with beautiful messages inside."

Activities Co-ordinator





"Thank you all so much for your continued support. You are making such a positive impact on our residents' lives."

Activity Co-ordinator

"The Old Boys' Club"

"It's fantastic as we have our own Gentlemen's Group. He makes me feel part of community. Going to the pub took us out of ourselves with real people."

Mike - Resident

Paul, a befriender volunteer, has formed a weekly men's social group with residents Mike, Colin and John, who live in a care home on the Isle of Wight.

"I usually visit every Thursday morning for a couple of hours, " Paul said. "We've done several quizzes and I take pictures on a theme (including famous landmarks, breeds of dogs and famous actors). My friend lent me her 1960s scrapbook which provoked lots of memories. We've also been for a pub lunch and went for a Christmas lunch. I have taken my dog Alf on a couple of occasions too."

Mike said "We do quizzes, talk and socialise, and went to the pub with Paul and Lesley. It's nice to share with men for a change - we did not know each other before. Now I feel part of the gang, respected."

"It's nice to meet someone outside the house" said Colin, who's nicknamed the group "The Old Boys Club " laughing that he didn't consider himself a gentleman.

"They are uplifted, happier, communicate more and the things they do with Paul are good for brain work for their memory and reminiscing. It's important to them; they feel special and valued. They feel more alive and part of the real world, and that someone cares about them. That they are not just shut away and forgotten," said Lesley, the Wellbeing Co-ordinator at the care home.

Tech Connect

14

residents enabled to connect with their relatives via Alexa

We completed our pilot project on the Isle of Wight in partnership with Auris and Oakray Homes enabling residents to use voice assisted technology.

Using an Alexa Echo Show, residents can have video calls and enjoy other features without the complications experienced with other communication methods. This will now be rolled out on the IOW and across Hampshire.

"I drop in on them as often as I can. I have found it to be really helpful as it enables me to at least feel part of their life."

Son of an Alexa user

"The smile that swept across Susan's face lit up the room. She usually only communicates in yes & no answers, but started to chat and ask questions. It had a significant positive impact on her emotional wellbeing that day."

Care home manager

Claire's Story

Claire became a befriender volunteer in August 2023. She shares about the friendships she's building and how it's given her something to look forward to, just as much as the residents she visits.

"I was touched when she told me that my visits give her hope."

"I felt quite nervous before my first visit to the care home, although I had already received a warm welcome from the staff. However, the lovely ladies soon put me at ease and I've developed a particular rapport with three residents I visit each week.

One of them, Betty, had recently been in hospital and was unable to go home to live on her own. Betty had been taken away from everything familiar to her, including her home, community and friends. Her only son lives on the other side of the world. Understandably she was upset and confused, and had none of her own belongings with her. On top of this, Betty is very deaf. On that first visit Betty told me all about her situation, and during our weekly chats I have learnt quite a lot about her life. She often expresses anger and frustration at her situation, however, she also has a dry sense of humour, and has started to feel comfortable enough with me to tease me! I think it makes a difference to Betty to know that I listen to her and visit regularly. I was particularly touched when she told me that my visits give her hope.

The last four years in my paid employment have proved very challenging, and I feel I have been unable to contribute to any great extent. This has caused me to lose confidence and self-esteem. Volunteering and befriending the residents, and feeling that I can help, has helped me regain confidence. I've never been particularly talkative, so I've surprised myself by chatting away with my lovely ladies! I think of them often during the week, and look forward to Thursday mornings."

The care home manager told us that the quality of life of the residents Claire visits has improved and they feel more connected to the community, adding "she's a valued volunteer, always very professional and caring. We're happy to have her as part of our team."

Supporting Carers

34

informal carers supported through Carers Connected, including two weekly Zoom gatherings and private Facebook group

"I like the informality of it, it's just friends having a chat. You feel accepted very quickly and become friends."

"Carers Connected is heart-warming, it's a family that supports us when in need, and it provides a social arena for those who are isolated. It's so limiting being a carer."

Quotes from carers

42

people accessed the Supporting Carers course

In July, we published this free course developed in partnership with Robin Thomson, with input from caregivers, doctors and church leaders.

The course aims to equip churches in supporting carers of those living with dementia, through 4 short sessions with videos and discussion questions.

It's freely available under "For Churches" on our website.

"I felt so serene after the first time I attended Carers Connected, with the prayer at the end. That's what I'd been looking for."

Carer

Equipping Churches

31

people downloaded free booklets on how churches can adopt a care home and mobilise volunteers to befriend care home residents.

30

people accessed our new free bank of tried and tested care home service plans

"The best workshop I've ever been on ... your experience and passion shone through. I was so inspired, I immediately bought our local care home flowers and we're thinking how we develop that relationship."

Webinar participant

207

people attending the 19 webinars, workshops and conferences we delivered to church groups

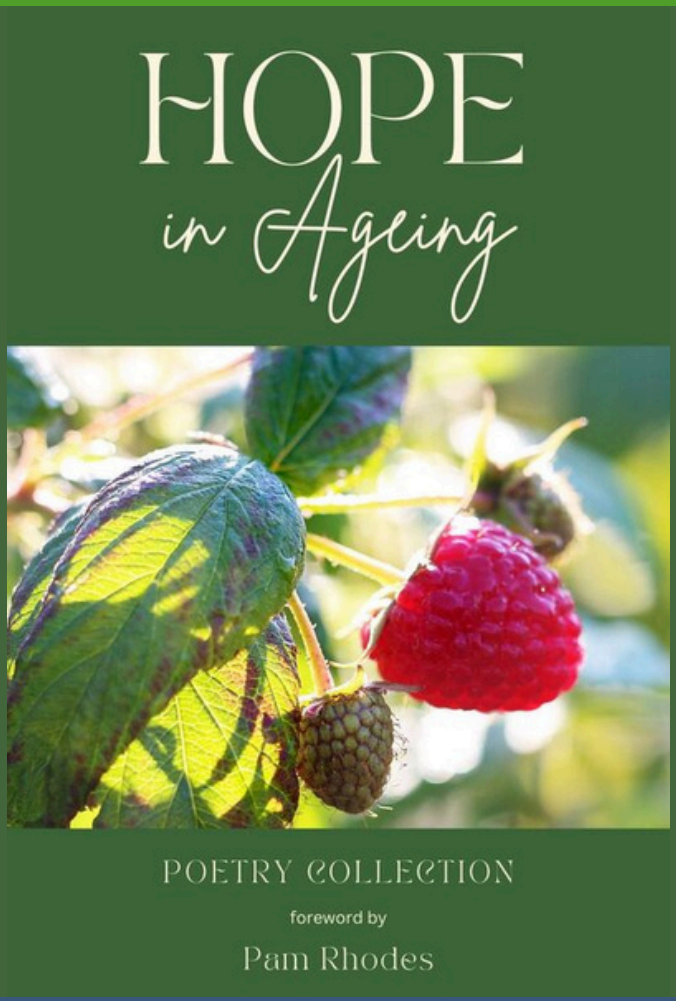
on developing a strategy for ministry amongst older people, reimagining care home ministry, coming alongside people living with dementia, supporting informal carers and having supportive conversations.

6 Speaking Out

200+

entries to our Hope in Ageing poetry competition

And the publication of the winning and shortlisted entries in an anthology



"I bought the book for my Aunt to read aloud to my Uncle (both in their 80s). She's found them very inspiring and they've both thoroughly enjoyed the positivity the poems bring to what can otherwise be a rather negative subject."

Anthology purchaser's review

80

downloads of our Making Moments booklets

Resources to help people in coming alongside people living with dementia and enjoy special moments together.

7 Looking ahead

Our aims over the next 3 years

1

new large area project each year, in areas with high concentrations of care homes

Each large area has a paid project co-ordinator to mobilise volunteers and start other projects to connect care homes with their local community.

20

new churches each year adopting their local care home

so that care home residents, including those with dementia, will feel valued and connected, and experience improved wellbeing, and care home staff will feel supported.

1

new Carers Connected zoom gathering each year on different days and times

so that informal carers will feel supported, spiritually nourished and connected with other carers.

12

churches equipped through webinars and workshops each year

inspiring and equipping churches to come alongside older people, including care home residents, those with dementia and carers.

FINANCIAL REVIEW

A summary of the financial results and the work of the Charity are set out in the accounts. The Charity's income was £192,693. (2022: £60,511)

RISK ASSESSMENT

The major risks to which the Charity has been exposed, as identified by the Trustees, have been reviewed and systems have been established to mitigate those risks.

GOING CONCERN

Taking into account reserves and anticipated income, the Trustees are confident that the Charity remains a going concern for at least twelve months from the date of approval of these accounts.

RESERVES

The Charity has unrestricted accumulated reserves of £40,805 (2022: £32,625). The Trustees aim is to have 3-6 months of unrestricted reserves and they consider that the fund reserves at the year-end were adequate but not excessive.

INDEPENDENT EXAMINER

The Trustees intend to ask the Independent Examiner Craig McDowell to undertake the examination of the Charity's accounts.

Trustees' Responsibilities in relation to the Financial Statements

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards. The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period.

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

- select suitable accounting policies and then apply them consistently:
- observe the methods and principles of the Charities SORP 2015 (FRS 102):
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- preparing the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

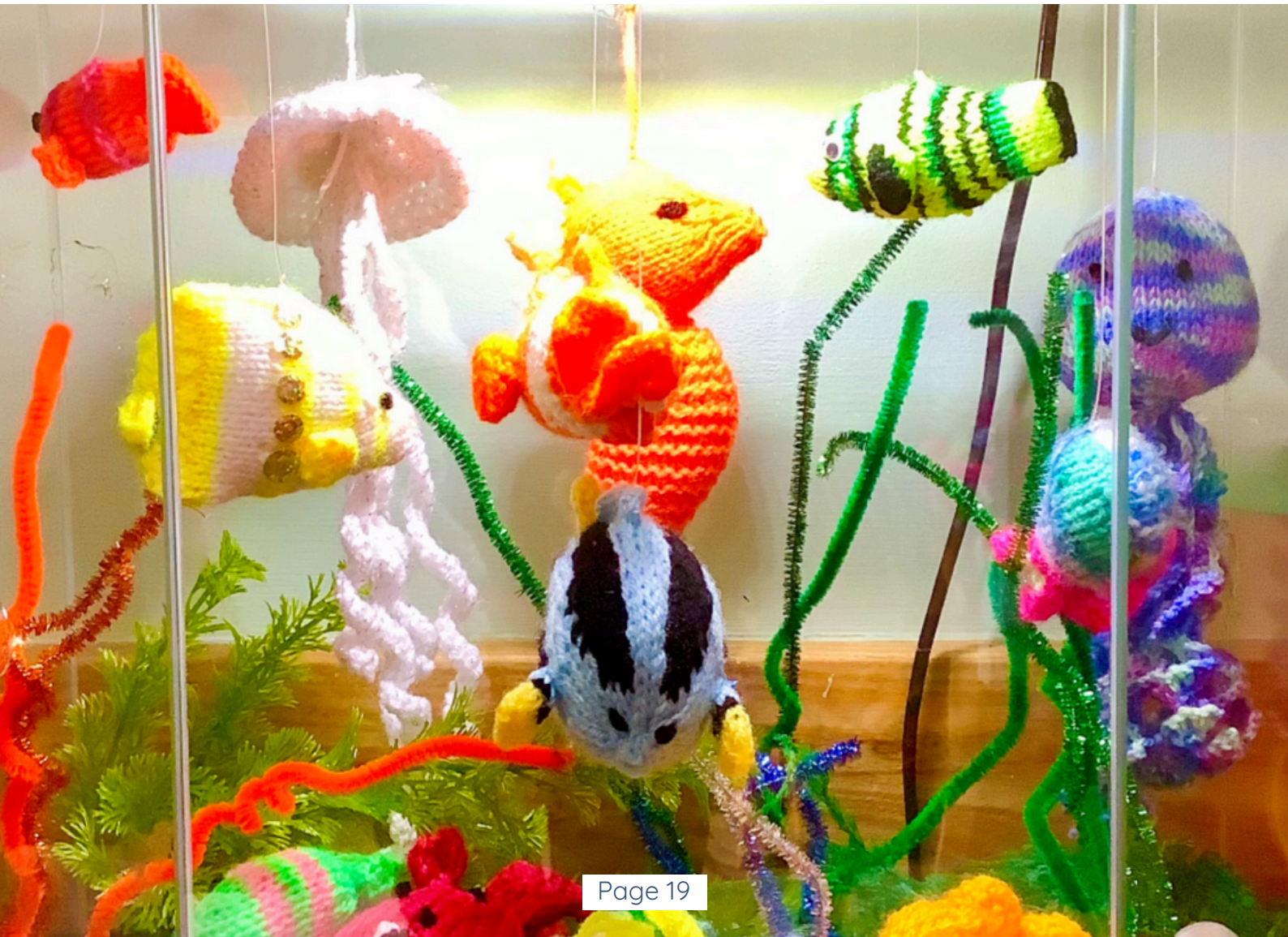
Trustees' Annual Report continued

For the Year Ended 31st December 2023

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and enable them to ensure that the financial statements comply with charity law. They are also responsible for safeguarding the assets of the Charity and hence to take reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are responsible for the maintenance and integrity of the Charity and financial information included in the Charity's website.

The Report was approved by the Trustees, who are also the members of the Charity, on 14th May 2024 and signed on its behalf by:

Timothy Blair
Chair of Trustees



Independent Examiner's Report to The Trustees of Embracing Age

For the Year Ended 31st December 2023

I have examined the accounts for the year ended 31st December, 2023 on pages 20 to 24 following which have been prepared on the basis of the accounting policies set out on page 23 & 24.

Respective Responsibilities of Trustees and Examiner

The Trustees of the Charity are responsible for the preparation of accounts; they consider that the audit requirements under section 144 of the Charities Act 2011 do not apply but they have requested an independent examination. I have been appointed to conduct an Independent Examination under section 145 of the Charities Act 2011 and to report in accordance with the regulations made under section 145 of that Act. It is my responsibility to examine the accounts, without performing an audit and to report to the Trustees,

Having satisfied myself that the Charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

(1) examine the accounts under section 145 of the Charities Act 2011;
(2) follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011;
(3) state whether particular matters have come to my attention.

Basis of Examiner's Statement

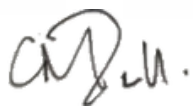
This report is in respect of an examination carried out under section 145 of the Charities Act 2011 and in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity, and a comparison of the accounts presented with those records. It also includes a review of the accounts and making such enquiries as are necessary for the purpose of this report. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Examiner's Statement

Based on my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect,

- accounting records have not been kept in accordance with section 130 of the Charities Act 2011, or
- the accounts presented do not accord with those records, or
- comply with the accounting requirements of the Charities Act 2011.

No matter has come to my notice in connection with my examination to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts.



Craig McDowell
21st May 2024

Statement of Financial Activities

For the Year Ended 31st December 2023

		Unrestricted Funds 2023	Restricted & Designated Funds 2023	TOTAL FUNDS 2023	Unrestricted Funds 2022	Restricted & Designated Funds 2022	TOTAL FUNDS 2022
	Notes	£	£	£	£		
INCOME from:							
Donations	2	25,065	153,302	178,367	23,153	29,800	52,953
Fundraising activity		9,359	0	9,359	4,079	0	4,079
Charitable activities		4,967	0	4,967	3,479	0	3,479
Investment income - interest		0	0	0	0	0	0
Total Income		39,391	153,302	192,693	30,711	29,800	60,511
EXPENDITURE on:							
Charitable expenditure	3&4	27,647	77,052	104,699	23,992	51,998	75,991
Fundraising		3,564	0	3,564	1,414	0	1,414
Total Expenditure		31,211	77,052	108,263	25,407	51,998	77,405
Net Income		8,180	76,250	84,430	5,304	-22,198	-16,894
Reconciliation of funds							
Total funds brought forward		32,625	20,601	53,226	27,321	42,799	70,120
Total funds carried forward		**40,805**	**96,851**	**137,656**	**32,625**	**20,601**	**53,226**

All the above results derive from continuing activities. All gains and losses recognised in the year are included above.

The notes on pages 22 to 25 form part of these accounts.

Balance Sheet
As at 31st December 2023

		Unrestricted Funds 2023	Restricted & Designated Funds 2023	Total Funds 2023	Total Funds 2022
	Notes	£	£	£	£
FIXED ASSETS	5	480	0	480	240
CURRENT ASSETS					
Cash at bank		39,905	96,851	136,756	52,666
Debtors	6	420	0	420	320
		40,325	96,851	137,176	52,986
CREDITORS: AMOUNT DUE WITHIN ONE YEAR	7	0	0	0	0
TOTAL ASSETS LESS CURRENT LIABILITIES		40,805	96,851	137,656	53,226
CREDITORS: AMOUNT DUE AFTER ONE YEAR		0	0	0	0
TOTAL ASSETS LESS LIABILITIES		40,805	96,851	137,656	53,226
FUNDS					
Unrestricted Funds		40,805	0	40,805	32,625
Restricted Funds		0	96,851	96,851	20,601
TOTAL CHARITY FUNDS		**40,805**	**96,851**	**137,656**	**53,226**

The accounts approved by the trustees and signed on their behalf on 14th May 2024

Timothy Blair - Chair of Trustees

Karen Block - Trustee

The notes on pages 23 to 26 form part of these accounts

1. ACCOUNTING POLICIES

(a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102).

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

The Charity is a Going Concern.

A summary of the most important accounting policies, which have been applied consistently, are set out below.

(b) Funds Structure

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for specific purposes. The aim and use of each restricted fund is set out in the notes to the accounts.

(c) Income

All income is included in the SOFA when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the Charity being notified of an impending distribution or the legacy being received.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. No amounts have been included in the accounts for gifts in kind or for services donated by volunteers.

(d) Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources, using time spent on each activity as a guide.

Grants payable are included in the accounts where there is a legal or constructive liability.

The costs of charitable activities are those costs incurred directly in relation to the objects of the Charity.

Governance costs are incurred in connection with the administration of the Charity and compliance with constitutional and statutory requirements. These tasks are undertaken by unpaid trustees.

Irrecoverable VAT is charged against the category of resources for which it was incurred.

(e) Fixed Assets

The cost of the office equipment, less any expected residual value is depreciated on a straight line basis over the effective useful life of the assets which has been estimated as four years. Office equipment items are initially included at cost and depreciated as stated. The carrying values are reviewed at the year-end for impairment if circumstances indicate that the full carrying value may not be recoverable.

(f) Taxation

The Charity is a Registered Charity and is therefore exempt from taxation under the Income and Corporation Taxes Acts.

2. DONATIONS

Donations comprise the following:

	2023	2022	2021
	£	£	£
Grants from Charitable Trusts	168,305	29,800	79,250
Grants from companies	0	365	823
Individual donations	8,257	19,023	3,031
Other organisations	1,805	3,765	4,899
Total	**178,367**	**52,953**	**88,003**

3. CHARITABLE EXPENDITURE

Charitable expenditure comprises the following:

	2023	2022	2021
	£	£	£
Salaries, pensions and staff costs	88,820	61,968	56,705
Volunteer costs, including DBS checks	361	419	257
Charitable activities	1,474	4,012	9,271
Publicity and development	0	1,133	355
Office and sundries	11,243	8,220	4,743
Equipment	54	23	810
Insurance, legal and professional	1,395	941	850
Other fundraising	5	244	812
Other costs	1,346	445	532
Independent examination	0	0	870
Total	**104,699**	**77,405**	**75,205**

4. SALARIES, TRUSTEES' REMUNERATION AND TRUSTEES' EXPENSES

The Charity paid £85,815 (2022 - £58,127) to 8 individuals in the year (2022 – 5). Employer pension contributions were £3,194 (2022 - £1,394).

The key management personnel compensation was £26,482 (2022 - £20,637).

Trustees were paid no salaries or expenses.

5. FIXED ASSETS

		Office Equipment
Cost		£
At 1 January 2023		480
Additions		480
Disposals		
		960
Depreciation		
At 1 January 2023		240
Charge for the year		240
Disposals		0
		480
Net Book Value		**480**

6. DEBTORS

	2023	2022
	£	£
Sundry Debtors	**420**	**320**

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Accruals	**0**	**0**

8. RESTRICTED FUNDS

2023 Restricted Funds

Projects	Brought Forward	Restricted received in 2023	Designated in 2023	Total Restricted & Designated	Total Spent in 2023	Carried Forward
Richmond	0	18,250	0	18,250	18,250	0
Hampshire	11,092	1,000	15,000	27,092	22,287	4,805
IOW	7,420	18,500	3,996	29,916	21,629	8,288
Care Home Friends	0	18,055	0	18,055	2,320	15,735
Alexa IOW	1,126	0	0	1,126	0	1,126
Flowers of Blessing	92	0	0	92	0	92
Adopt a Care Home	0	12,000	35,000	47,000	5,812	41,188
Christmas Gifts	0	1,500	0	1,500	1,269	231
Pictures of Joy	572	0	0	572	572	0
Making Moments	300	0	0	300	300	0
Carers Connected	0	0	10,000	10,000	4,613	5,387
New Area	0	0	20,000	20,000	0	20,000
Total	**20,602**	**69,305**	**83,996**	**173,904**	**77,051**	**96,852**

2022 Restricted Funds

Projects	At 1 January 2022	Income	Expenditure	At 31 December 2022
Richmond	0	16,000	16,000	0
Hampshire	15,000	0	3,908	11,092
IOW	13,379	12,500	18,459	7,420
Care Home Friends	10,474	0	10,474	0
Alexa IOW	3,625	0	2,499	1,126
Flowers of Blessing	322	0	229	92
Pictures of Joy	0	1,000	428	572
Making Moments	0	300	0	300
Total	**42,800**	**29,800**	**51,998**	**20,602**

9. RELATED PARTY TRANSACTIONS

There were no related party transactions.

Acknowledgements

None of this would be possible without:

1. Our amazing army of volunteers who contribute in so many ways:

Befriending care home residents
Making cards & crafty gifts
Creating Pictures of Joy photographs
Distributing clothes
Creating flower bouquets
Creating & distributing Christmas gifts
Helping set up Alexa devices
Liaising with schools
Facilitating Carers Connected zooms
Selling secondhand books
Organising fundraising events
Doing book keeping
Helping with admin, design & other roles
Enabling us to set up a new IT system
Trustees
Ambassadors

2. The individuals, funders and organisations who have generously contributed to our work. Some are shown opposite.

3. Our staff team who give above and beyond.

RPLC

BENEFACT TRUST

THE ALLEN LANE FOUNDATION

Hampton Fund

Garfield Weston FOUNDATION

CHARLES HAYWARD FOUNDATION

TOGETHER WE CAN MAKE A DIFFERENCE
WIGHT AID
The WightAid Foundation

COMMUNITY FUND

McCARTHY STONE FOUNDATION

Thank you all for your time, dedication and incredible support.

Embracing Age
ETNA Commnity Centre
13 Rosslyn Road, Twickenham TW1 6AR
020 3778 0035
embracingage.org.uk
info@embracingage.org.uk

EMBRACING AGE

England & Wales - Charity number 1160400

Accounts

EMBRACING AGE

Later life in all its fullness

EMBRACING AGE

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER, 2022

CHARITABLE INCORPORATED ORGANISATION

REGISTERED CHARITY NUMBER 1160400

EMBRACING AGE

Trustees Report and Financial Statements
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EMBRACING AGE

Legal and Administrative Information
For the Year Ended 31st December 2022

Objects

The objects of the Charity are to relieve older people who are in need by providing befriending, support and other services calculated to relieve the needs of such persons, in accordance with Christian principles and to relieve social isolation and loneliness amongst elderly people.

Trustees

Dr Jennifer Eades (Chair)
Matthew Harris (resigned March 2022)
Karen Block
Timothy Blair
Fiona Costa
Roderick Day (appointed January 2022)
João Paulo Henrich Tavares (appointed June 2022)

Staff

Tina English – Director
Sarah Waller – Communication and Impact Manager
Wendy Simeon – Richmond Co-ordinator
Rebecca Savage – Isle of Wight Co-ordinator
Joy Maycock – West Sussex Co-ordinator (appointed September 2022, resigned November 2022)

Key Management Personnel

Those in charge of planning, directing, controlling, running and operating the Charity, including those members of staff who are the senior management personnel to whom the trustees have delegated significant authority or responsibility in the day-to-day running of the charity particularly Tina English and Sarah Waller

Premises

The Registered Office of the Charity is 183 Lincoln Avenue, Twickenham TW2 6NL

Independent Examiner

Craig McDowell
56 The Bittoms
Kingston
KT1 2AP

Principal Bankers

The Cooperative Bank plc,
PO Box 250,
Delf House,
Skelmersdale, WN8 6WT

Trustees' Annual Report
For the Year Ended 31st December 2022

The Trustees submit their report and the financial statements of Embracing Age ("the Charity") for the year ended 31 December 2022. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2015 (FRS102)) and the Financial Reporting Standard 102. The legal and administrative information set out earlier in this document forms part of this report.

Structure, Governance and Management

Status and Governing Document

Embracing Age is a CIO (Charitable Incorporated Organisation), registered charity number 1160400. Its governing document is a Constitution dated 11th November 2014 and Registered Charitable status was granted on 9th February 2015.

Governance and Internal Control

The day-to-day activities of the Charity are monitored by the Trustees, who all live locally. Board Meetings are held quarterly and informal discussions and meetings also take place.

New Trustees are appointed by existing Trustees.

Organisation

The Board of Trustees, which has a minimum of three members, administers the Charity. Certain tasks are delegated to the Director and other staff and volunteers.

Trustee Induction and Training

New Trustees are made aware of the seriousness of their responsibilities and obligations under charity law. They are given an induction pack and are able to understand their obligations by reading relevant Charity Commission publications. Trustees are aware of training courses and conferences and may extend their knowledge of matters pertaining to their role in the Charity.

Related Parties and cooperation with other organisations

The Trustees are unpaid and receive no benefit from their work with the Charity. There is no relationship between any trustee and Charity employees or suppliers.

The Charity has good relationships with a number of local organisations which support the Charity's vision.

Pay policy

Staff pay rates are set by the Board of Trustees. Details of Trustees' expenses and related party transactions are disclosed in a note to the accounts.

Objectives and Activities for the Public Benefit

The aims and objectives of the Charity in 2022 as restrictions of the pandemic eased were:

- Care home residents, including those with dementia, will feel valued and connected, and experience improved wellbeing, and care home staff will feel supported.

- Informal carers will feel supported, spiritually nourished and connected with other carers
- Churches will be inspired and equipped to come alongside older people, including care home residents, those with dementia and carers.

Public Benefit

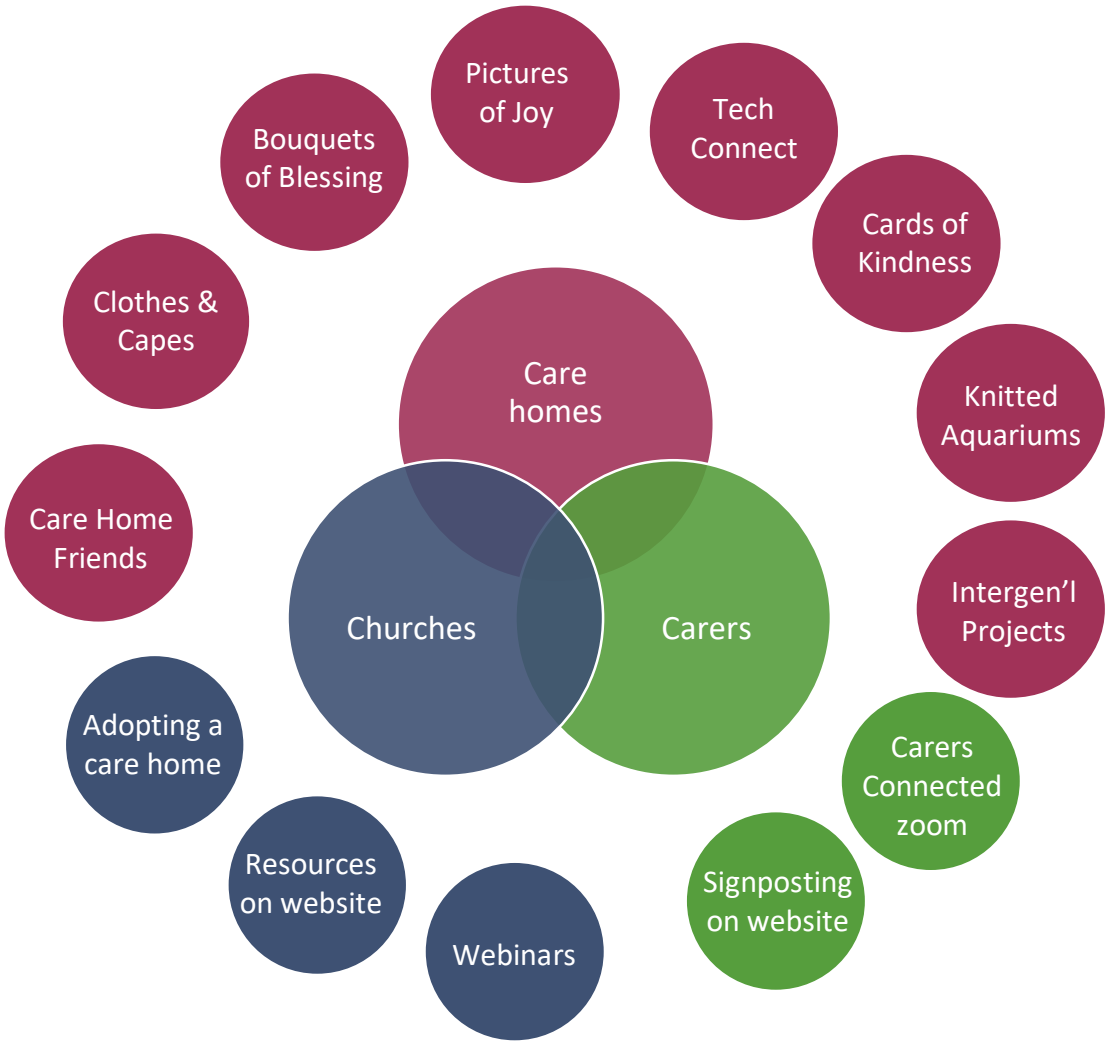
The trustees have considered the guidance of the Charity Commission on public benefit. The provision of public benefit is given at no charge and is made available to all people including those on low incomes.

An Overview of our Activities

There are three main strands of our work, all for the public benefit:

- Befriending and bringing joy to care home residents
- Supporting informal carers
- Equipping churches in their work amongst older people

The activities related to these three strands are summarised in the diagram below.



1. Befriending and bringing joy to care home residents:

Covid has continued to disrupt our work. Although national restrictions eased, care homes still closed when there were "outbreaks". Care home staff have remained under high pressure, with recruitment challenges and high staff turnover.

Where volunteers have been allowed to visit we have continued to facilitate this, recruiting and training new volunteers.

Whilst care home visiting has still been restricted we have continued to bring joy to residents and help them feel connected to their community through:

- Letters and cards
- Knitted aquariums
- Flower bouquets to care homes on the Isle of Wight
- Connected care home residents and their loved ones with Alexa devices
- Helping to set up an intergenerational gardening project between a primary school and a local care home.
- Emergency clothing packs to residents admitted in emergencies and comforting knitted bed capes and shawls

2. Supporting informal carers

We have continued our weekly zoom gathering on Thursday afternoons for informal carers, and started an evening gathering in January 2023 for those unavailable during the day. Carers value highly the opportunity to chat and pray with other carers, and are very supportive of one another.

3. Equipping churches in their work amongst older people

We have continued to deliver regular webinars to church groups on the four subjects below, with positive feedback:

- Developing a strategy for ministry amongst older people
- Coming alongside people living with dementia
- Supporting informal carers
- Being a blessing to care home residents

In 2023 we have also started in person workshops alongside the webinars and are developing training sessions in other topics that churches have told would help to equip them in their work with older people.

Financial Review

A summary of the financial results and the work of the Charity are set out in the accounts.
The Charity's income was £60,511. (2021: £89,073)

Risk Assessment

The major risks to which the Charity has been exposed, as identified by the Trustees, have been reviewed and systems have been established to mitigate those risks.

Going Concern

Taking into account reserves and anticipated income, the Trustees are confident that the Charity remains a going concern for at least twelve months from the date of approval of these accounts.

Reserves

The charity has unrestricted accumulated reserves of £32,625 (2021: £27,321). The Trustees aim is to have 3 months of unrestricted reserves and they consider that the fund reserves at the year-end were adequate but not excessive.

Independent Examiner

The Trustees intend to ask the Independent Examiner Craig McDowell to undertake the examination of the Charity's accounts.

Trustees' Responsibilities in relation to the Financial Statements

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards. The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period.

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

- select suitable accounting policies and then apply them consistently:
- observe the methods and principles of the Charities SORP 2015 (FRS 102):
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- preparing the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and enable them to ensure that the financial statements comply with charity law. They are also responsible for safeguarding the assets of the Charity and hence to take reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are responsible for the maintenance and integrity of the Charity and financial information included in the Charity's website.

The Report was approved by the Trustees, who are also the members of the Charity, on 24th April 2023 and signed on its behalf by:

Jenny Eades
Chair of Trustees

Independent Examiner's Report to The Trustees of Embracing Age For the Year Ended 31st December 2022

I have examined the accounts for the year ended 31st December, 2022 on pages 8 to 14 following which have been prepared on the basis of the accounting policies set out on page 10 & 11.

Respective Responsibilities of Trustees and Examiner

The Trustees of the Charity are responsible for the preparation of accounts; they consider that the audit requirements under section 144 of the Charities Act 2011 do not apply but they have requested an independent examination. I have been appointed to conduct an Independent Examination under section 145 of the Charities Act 2011 and to report in accordance with the regulations made under section 145 of that Act. It is my responsibility to examine the accounts, without performing an audit and to report to the Trustees,

Having satisfied myself that the Charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

(1) examine the accounts under section 145 of the Charities Act 2011;
(2) follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011;
(3) state whether particular matters have come to my attention.

Basis of Examiner's Statement

This report is in respect of an examination carried out under section 145 of the Charities Act 2011 and 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 a review of the accounts and making such enquiries as are necessary for the purpose of this report. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Examiner's Statement

Based on my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect,

- accounting records have not been kept in accordance with section 130 of the Charities Act 2011, or
- the accounts presented do not accord with those records, or
- comply with the accounting requirements of the Charities Act 2011.

No matter has come to my notice in connection with my examination to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts.

Craig McDowell
27 April 2023

EMBRACING AGE

Statement of Financial Activities
For the Year Ended 31st December 2022

		Unrestricted Funds 2022	Restricted Funds 2022	TOTAL FUNDS 2022	Unrestricted Funds 2021	Restricted Funds 2021	TOTAL FUNDS 2021
	Note	£	£	£	£	£	£
INCOME from:							
Donations	2	23,153	29,800	52,953	8,489	79,515	88,004
Fundraising activity		4,079	0	4,079	969	0	969
Charitable activities		3,479	0	3,479	100	0	100
Investment income - interest		0	0	0			
Total Income		**30,711**	**29,800**	**60,511**	**9,558**	**79,515**	**89,073**
EXPENDITURE on:							
Charitable expenditure		23,992	51,998	75,991	10,808	63,705	74,513
Fundraising		1,414	0	1,414	692	0	692
Total Expenditure	3 & 4	**25,407**	**51,998**	**77,405**	**11,500**	**63,705**	**75,205**
Net Income		5,304	-22,198	-16,894	-1,942	15,810	13,868
Reconciliation of funds							
Total funds brought forward		27,321	42,799	70,120	29,263	26,989	56,252
Total funds carried forward		**32,625**	**20,601**	**53,226**	**27,321**	**42,799**	**70,120**

All the above results derive from continuing activities. All gains and losses recognised in the year are included above.

The notes on pages 10 to 14 form part of these accounts.

EMBRACING AGE

Balance Sheet
As at 31st December 2022

	Note	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022	Total Funds 2021
		£	£	£	£
FIXED ASSETS	5	240	0	240	360
CURRENT ASSETS					
Cash at bank		32,065	20,601	52,666	67,399
Debtors		320	0	320	3,231
		32,385	20,601	52,986	70,630
CREDITORS: AMOUNT DUE WITHIN ONE YEAR		0	0	0	870
TOTAL ASSETS LESS CURRENT LIABILITIES		32,625	20,601	53,226	70,120
FUNDS					
Unrestricted Funds		32,625	0	32,625	27,321
Restricted Funds		0	20,601	20,601	42,799
TOTAL CHARITY FUNDS		32,625	20,601	53,226	70,120

The accounts approved by the trustees and signed on their behalf on 24th April 2023

Jennifer Eades - Trustee

Karen Block - Trustee

The notes on pages 10 to 14 form part of these accounts.

1. ACCOUNTING POLICIES

(a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102).

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

The Charity is a Going Concern.

A summary of the most important accounting policies, which have been applied consistently, are set out below.

(b) Funds Structure

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for specific purposes. The aim and use of each restricted fund is set out in the notes to the accounts.

(c) Income

All income is included in the SOFA when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the Charity being notified of an impending distribution or the legacy being received.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. No amounts have been included in the accounts for gifts in kind or for services donated by volunteers.

(d) Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources, using time spent on each activity as a guide.

Grants payable are included in the accounts where there is a legal or constructive liability.

The costs of charitable activities are those costs incurred directly in relation to the objects of the Charity.

Governance costs are incurred in connection with the administration of the Charity and compliance with constitutional and statutory requirements. These tasks are undertaken by unpaid trustees.

Irrecoverable VAT is charged against the category of resources for which it was incurred.

(e) Fixed Assets

The cost of the office equipment, less any expected residual value is depreciated on a straight line basis over the effective useful life of the assets which has been estimated as four years. Office equipment items are initially included at cost and depreciated as stated. The carrying values are reviewed at the year-end for impairment if circumstances indicate that the full carrying value may not be recoverable.

(f) Taxation

The Charity is a Registered Charity and is therefore exempt from taxation under the Income and Corporation Taxes Acts.

2. DONATIONS

Donations comprise the following:

	2022	2021	2020
	£	£	£
Grants from Charitable Trusts	29,800	79,250	86,186
Grants from companies	365	823	4,240
Individual donations	19,023	3,031	11,434
Other organisations	3,765	4,899	2,706
Total	**52,953**	**88,003**	**104,566**

3. CHARITABLE EXPENDITURE

Charitable expenditure comprises the following:

	2022	2021	2020
	£	£	£
Salaries, pension & staff costs	61,968	56,705	54,436
Volunteer costs, including DBS checks	419	257	631
Supporting gifts	4,012	9271	33,923
Publicity and development	1,133	355	183
Office and Sundries	8,220	4743	3,170
Equipment	23	810	40
Insurance, legal and professional	941	850	570
Other Fundraising	244	812	0
Other costs	445	532	131
Independent examination	0	870	0
Total	**77,405**	**75,205**	**93,084**

4. SALARIES, TRUSTEES' REMUNERATION AND TRUSTEES' EXPENSES

The Charity paid £58,127 (2021 - £53.025) to 5 individuals in the year (2021 – 5). Employer pension contributions were £3,194 (2021 - £1,394).

The key management personnel compensation was £20,637 (2021 - £23,702).

Trustees were paid no salaries or expenses.

5. FIXED ASSETS

FIXED ASSETS	Office Equipment
	£
Cost	
At 1 January 2022	480
Additions	
Disposals	
	480
Depreciation	
At 1 January 2022	120
Charge for the year	120
Disposals	0
	240
Net Book Value	240

6. DEBTORS

	2022	2021
	£	£
Sundry debtors	320	3231

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Accruals	0	870

8. RESTRICTED FUNDS

2022 Restricted funds:

Purpose	At 1 January 2022	Income	Expenditure	At 31 December 2022
National CHF	5474	0	5474	0
Flowers of Blessing	322	0	229	92
IOW gift boxes/cards	652	0	652	0
ALexa on the Isle of WIght	3625	0	2499	1126
National CHF Replication	5000	0	5000	0
New Large area CHF	15000	0	3908	11092
LBRUT CHF	0	8000	8000	0
IOW gift boxes/cards	60	0	60	0
LBRUT CHF	0	8000	8000	0
IOW	12667	0	12667	0
IOW	0	7500	5080	2420
Pictures of Joy	0	1000	428	572
Making Moments	0	300	0	300
Care Home Friends	0	5000	0	5000
Total	**42800**	**29800**	**51998**	**20602**

8. RESTRICTED FUNDS (continued)

2021 Restricted funds:

Organisation	Purpose	At 1 January 2021	Income	Expenditure	At 31 December 2021
Sobell	National CHF	6,467	13,000	19,467	0
Joseph Rank	National CHF	0	10,000	4,526	5,474
Garfield Weston	IoW CHF	4,330		4,330	0
HiWCF	Wight Mask Ask	1,562		1,562	0
Mary Pittis Trust	Flowers of Blessing	2,000		1,679	322
Allchurches Trust	Carers Connected	3,722		3,722	0
Mary Pittis Trust	IOW gifts/cards	1,542		890	652
Crowdfunding	CH Connections	1,136		1,136	0
Mary Pittis Trust	Alexa on IoW		4,000	375	3,625
Hollyhock Foundation	National CHF		5,000	0	5,000
Hollyhock Foundation	Carers Connected		2,500	2,500	0
Hollyhock Foundation	CHF new area		15,000	0	15,000
The Hampton Fund	LBRUT CHF		8,000	8,000	0
individuals	IOW gifts/cards		60	0	60
Richmond Parish Lands Charity	LBRUT CHF		8,000	8,000	0
HIWCF	IOW CHF	6,231		6,231	0
The Steel Charitable Fund	IOW CHF		13,750	1,083	12,667
Individuals - gift aid	LBRuT gift boxes		205	205	0
TOTALS		**26,990**	**79,515**	**63,705**	**42,800**

9. RELATED PARTY TRANSACTIONS

There were no related party transactions.

EMBRACING AGE

England & Wales - Charity number 1160400

Accounts

EMBRACING AGE

Later life in all its fullness

EMBRACING AGE

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER, 2021

CHARITABLE INCORPORATED ORGANISATION

REGISTERED CHARITY NUMBER 1160400

EMBRACING AGE

Trustees Report and Financial Statements
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EMBRACING AGE

Legal and Administrative Information
For the Year Ended 31st December 2021

Objects

The objects of the Charity are to relieve older people who are in need by providing befriending, support and other services calculated to relieve the needs of such persons, in accordance with Christian principles and to relieve social isolation and loneliness amongst elderly people.

Trustees

Dr Jennifer Eades (Chair)
Matthew Harris (resigned March 2022)
Karen Block
Timothy Blair
Fiona Costa
Roderick Day (appointed January 2022)

Staff

Tina English – Director
Wendy Simeon – Volunteers Co-ordinator
Sarah Waller – Communication and Impact Manager
Rebecca Savage – Care Home Friends Co-ordinator, Isle of Wight

Key Management Personnel

Those in charge of planning, directing, controlling, running and operating the Charity, including those members of staff who are the senior management personnel to whom the trustees have delegated significant authority or responsibility in the day-to-day running of the charity particularly Tina English and Sarah Waller

Premises

The Registered Office of the Charity is 183 Lincoln Avenue, Twickenham TW2 6NL

Independent Examiner

John Helm ACA
Tandem Accounting
17 Heathville Road
London N19 3AL

Principal Bankers

The Cooperative Bank plc,
PO Box 250,
Delf House,
Skelmersdale, WN8 6WT

Trustees' Annual Report
For the Year Ended 31st December 2021

The Trustees submit their report and the financial statements of Embracing Age ("the Charity") for the year ended 31 December 2021. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2015 (FRS102)) and the Financial Reporting Standard 102. The legal and administrative information set out earlier in this document forms part of this report.

Structure, Governance and Management

Status and Governing Document

Embracing Age is a CIO (Charitable Incorporated Organisation), registered charity number 1160400. Its governing document is a Constitution dated 11th November 2014 and Registered Charitable status was granted on 9th February 2015.

Governance and Internal Control

The day-to-day activities of the Charity are monitored by the Trustees, who all live locally. Board Meetings are held quarterly and informal discussions and meetings also take place.

New Trustees are appointed by existing Trustees.

Organisation

The Board of Trustees, which has a minimum of three members, administers the Charity. Certain tasks are delegated to the Director and other staff and volunteers.

Trustee Induction and Training

New Trustees are made aware of the seriousness of their responsibilities and obligations under charity law. They are given an induction pack and are able to understand their obligations by reading relevant Charity Commission publications. Trustees are aware of training courses and conferences and may extend their knowledge of matters pertaining to their role in the Charity.

Related Parties and cooperation with other organisations

The Trustees are unpaid and receive no benefit from their work with the Charity. There is no relationship between any trustee and Charity employees or suppliers.

The Charity has good relationships with a number of local organisations which support the Charity's vision.

Pay policy

Staff pay rates are set by the Board of Trustees. Details of Trustees' expenses and related party transactions are disclosed in a note to the accounts.

Objectives and Activities for the Public Benefit

The aims and objectives of the Charity in 2021 in light of the continuing pandemic were to support care home residents and staff in whatever way we could, to help protect them from the virus and to keep residents connected to the outside world. We also aimed to support informal carers as we recognised the huge impact the pandemic had on their access to support services.

Public Benefit

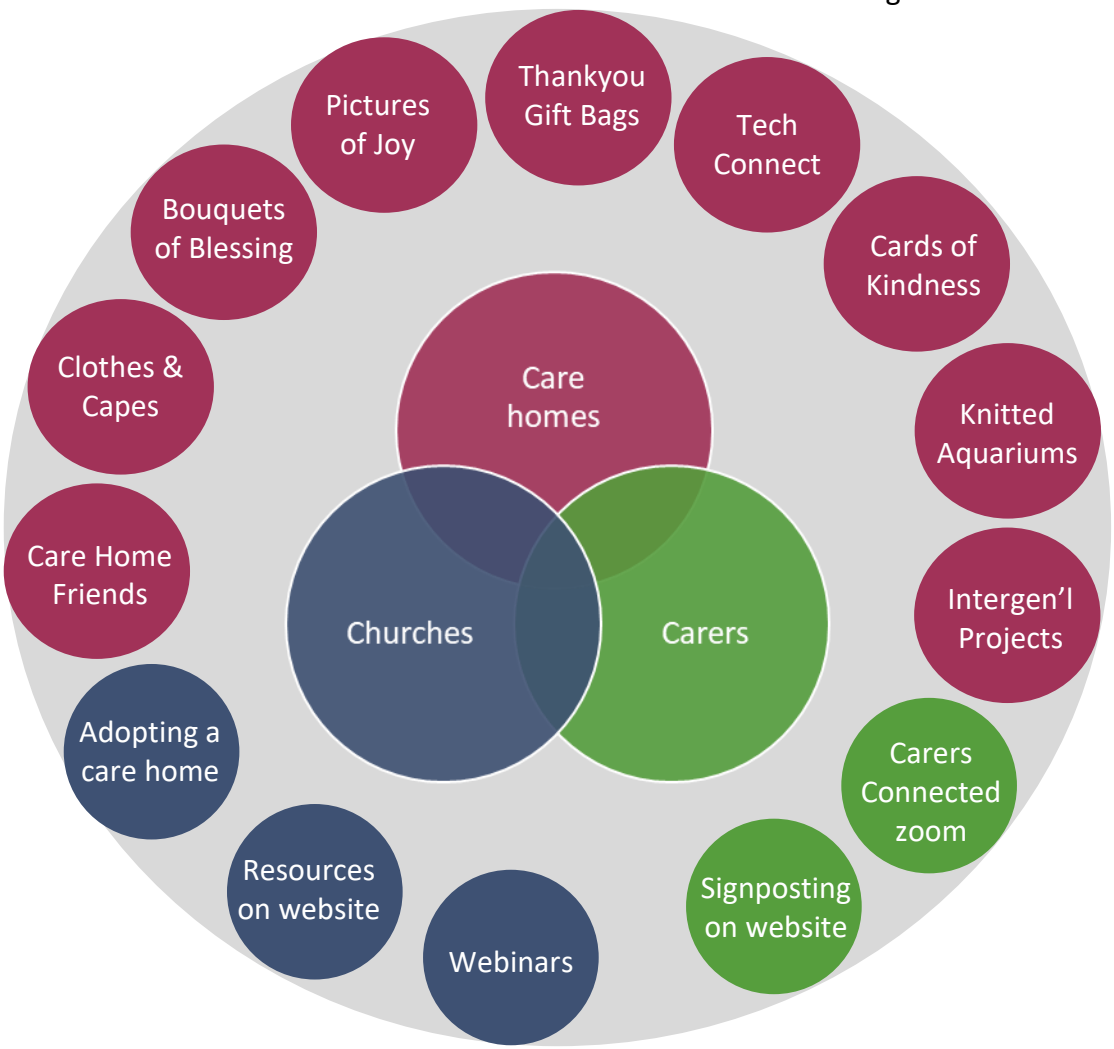
The trustees have considered the guidance of the Charity Commission on public benefit. The provision of public benefit is given at no charge and is made available to all people including those on low incomes.

An Overview of our Activities

There are three main strands of our work, all for the public benefit:

- Befriending and bringing joy to care home residents
- Supporting informal carers
- Equipping churches in their work amongst older people

The activities related to these three strands are summarised in the diagram below.



1. Befriending and bringing joy to care home residents:

Whilst care home visiting has still been restricted we have continued to do this through

- Letters and cards
- Knitted aquariums
- Flower bouquets to care homes on the Isle of Wight
- Connected care home residents and their loved ones with Alexa devices
- Helping to set up an intergenerational gardening project between a primary school and a local care home.
- Emergency clothing packs to residents admitted in emergencies and comforting knitted bed capes and shawls

Where volunteers have been allowed to visit we have facilitated this. Care homes are now much less restricted, although frequent outbreaks of covid mean that there is still uncertainty. Alongside this, new visiting procedures such as booking time slots and doing lateral flow tests make placing volunteers in care homes a lengthier process.

2. Supporting informal carers

In January 2021 we started a weekly zoom gathering for carers, allowing them to shape what happened during the hour together. We found that, more than anything, carers valued the opportunity to chat and pray together. As lockdowns eased, we asked carers whether we should stop the zoom gatherings, but they were unanimous in wanting them to continue. They have felt supported, developed friendships and value the opportunity to meet with others without needing to find a sitter for the loved one they are caring for.

We developed a webpage for carers, including signposting to other resources and produced some guidance for churches in supporting carers. This guidance was produced with the carers who come to the zoom, telling us the support they would like to have from churches.

In 2022 we hope to expand to have more gatherings on different days and times.

3. Equipping churches in their work amongst older people

The widespread use of zoom enabled us to develop a series of four webinars for churches to equip them in their work amongst older people. The four topics are:

- Developing a strategy for ministry amongst older people
- Coming alongside people living with dementia
- Supporting informal carers
- Being a blessing to care home residents

We have received lots of positive feedback from these webinars and plan to continue them going forward.

Financial Review

A summary of the financial results and the work of the Charity are set out in the accounts.
The Charity's income was £89,073. (2020: £109,018)

Risk Assessment

The major risks to which the Charity has been exposed, as identified by the Trustees, have been reviewed and systems have been established to mitigate those risks.

Impact of COVID-19

Covid 19 has continued to have a huge impact on our work, as care homes have been largely closed to volunteers.

However, many of the new remote activities we started during the pandemic will be continued even when visiting becomes more regular. We have seen the joy that things like cards and flowers bring to residents between visits, and how they become a talking point amongst residents.

Going Concern

Taking into account reserves and anticipated income, the Trustees are confident that the Charity remains a going concern for at least twelve months from the date of approval of these accounts.

Reserves

The charity has unrestricted accumulated reserves of £27,321 (2020: £29,263). The Trustees aim is to have 3 months of unrestricted reserves and they consider that the fund reserves at the year-end were adequate but not excessive.

Independent Examiner

The Trustees intend to ask the Independent Examiner John Helm to undertake the examination of the Charity's accounts.

Trustees' Responsibilities in relation to the Financial Statements

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards. The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period.

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

- select suitable accounting policies and then apply them consistently:
- observe the methods and principles of the Charities SORP 2015 (FRS 102):
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and

- preparing the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and enable them to ensure that the financial statements comply with charity law. They are also responsible for safeguarding the assets of the Charity and hence to take reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are responsible for the maintenance and integrity of the Charity and financial information included in the Charity's website.

The Report was approved by the Trustees, who are also the members of the Charity, on 11th April 2022 and signed on its behalf by:

Jenny Eades
Chair of Trustees

EMBRACING AGE

Independent Examiner's Report to The Trustees of Embracing Age For the Year Ended 31st December 2021

I have examined the accounts for the year ended 31st December, 2021 on pages 8 to 14 following which have been prepared on the basis of the accounting policies set out on page 10 & 11.

Respective Responsibilities of Trustees and Examiner

The Trustees of the Charity are responsible for the preparation of accounts; they consider that the audit requirements under section 144 of the Charities Act 2011 do not apply but they have requested an independent examination. I have been appointed to conduct an Independent Examination under section 145 of the Charities Act 2011 and to report in accordance with the regulations made under section 145 of that Act. It is my responsibility to examine the accounts, without performing an audit and to report to the Trustees,

Having satisfied myself that the Charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

(1) examine the accounts under section 145 of the Charities Act 2011;
(2) follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011;
(3) state whether particular matters have come to my attention.

Basis of Examiner's Statement

This report is in respect of an examination carried out under section 145 of the Charities Act 2011 and 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 a review of the accounts and making such enquiries as are necessary for the purpose of this report. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Examiner's Statement

Based on my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect,

- accounting records have not been kept in accordance with section 130 of the Charities Act 2011, or
- the accounts presented do not accord with those records, or
- comply with the accounting requirements of the Charities Act 2011.

No matter has come to my notice in connection with my examination to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts.

John Helm
24th July 2022

EMBRACING AGE

Statement of Financial Activities
For the Year Ended 31st December 2021

		Unrestricted Funds 2021	Restricted Funds 2021	TOTAL FUNDS 2021	Unrestricted Funds 2020	Restricted Funds 2020	TOTAL FUNDS 2020
	Note	£	£	£	£	£	£
INCOME from:							
Donations & grants	2	8,489	79,515	88,004	17,467	87,099	104,566
Fundraising activity		969	0	969	3,802	0	3,802
Charitable activities		100	0	100	650	0	650
Total Income		**9,558**	**79,515**	**89,073**	**21,918**	**87,099**	**109,018**
EXPENDITURE on:							
Charitable expenditure	3 & 4	10,808	63,705	74,513	10,238	82,846	93,084
Fundraising		692	0	692	102	0	102
Total Expenditure		**11,500**	**63,705**	**75,205**	**10,340**	**82,846**	**93,186**
Net Income		(1,942)	15,810	13,868	11,578	4,253	15,832
Reconciliation of funds							
Funds brought forward		29,263	26,989	56,252	17,684	22,736	40,420
Funds carried forward		**27,321**	**42,799**	**70,120**	**29,263**	**26,989**	**56,252**

All the above results derive from continuing activities. All gains and losses recognised in the year are included above.

The notes on pages 10 to 14 form part of these accounts.

EMBRACING AGE

Balance Sheet
As at 31st December 2021

	Note	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
FIXED ASSETS	5	360	0	360	0
CURRENT ASSETS					
Cash at bank		24,600	42,799	67,399	56,252
Debtors	6	3,231	0	3,231	0
		27,831	42,799	70,630	56,252
CREDITORS: AMOUNTS DUE WITHIN ONE YEAR	7	870	0	870	0
TOTAL ASSETS LESS CURRENT LIABILITIES		27,321	42,799	70,120	56,252
FUNDS					
Unrestricted Funds		27,321	-	27,321	29,262
Restricted Funds	8	-	42,799	42,799	26,990
TOTAL CHARITY FUNDS		27,321	42,799	70,120	56,252

The accounts approved by the trustees and signed on their behalf on 11th April 2022

Jennifer Eades - Trustee

Karen Block - Trustee

The notes on pages 10 to 14 form part of these accounts.

1. ACCOUNTING POLICIES

(a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102).

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

The Charity is a Going Concern.

A summary of the most important accounting policies, which have been applied consistently, are set out below.

(b) Funds Structure

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for specific purposes. The aim and use of each restricted fund is set out in the notes to the accounts.

(c) Income

All income is included in the SOFA when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the Charity being notified of an impending distribution or the legacy being received.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. No amounts have been included in the accounts for gifts in kind or for services donated by volunteers.

(d) Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources, using time spent on each activity as a guide.

Grants payable are included in the accounts where there is a legal or constructive liability.

The costs of charitable activities are those costs incurred directly in relation to the objects of the Charity.

Governance costs are incurred in connection with the administration of the Charity and compliance with constitutional and statutory requirements. These tasks are undertaken by unpaid trustees.

Irrecoverable VAT is charged against the category of resources for which it was incurred.

(e) Fixed Assets

The cost of the office equipment, less any expected residual value is depreciated on a straight line basis over the effective useful life of the assets which has been estimated as four years. Office equipment items are initially included at cost and depreciated as stated. The carrying values are reviewed at the year-end for impairment if circumstances indicate that the full carrying value may not be recoverable.

(f) Taxation

The Charity is a Registered Charity and is therefore exempt from taxation under the Income and Corporation Taxes Acts.

2. DONATIONS

Donations comprise the following:

	2021	2020	2019
	£	£	£
Grants from Charitable Trusts	79,250	86,186	59,100
Grants from companies	823	4,240	1,212
Individual donations	3,013	11,434	4,188
Other organisations	4,899	2,706	750
	88,004	**104,566**	**65,250**

3. CHARITABLE EXPENDITURE

Charitable expenditure comprises the following:

	2021	2020	2019
	£	£	£
Salaries, pension & staff costs	56,705	54,436	44,138
Volunteer costs, including DBS checks	257	631	1,296
Charitable activities	9,271	33,923	485
Publicity and development	355	183	1,700
Office and Sundries	4,743	3,170	872
Equipment	810	40	35
Insurance	850	570	361
Depreciation	120	0	0
Other costs	532	131	409
Independent examination	870	0	0
	74,513	**93,084**	**49,296**

4. SALARIES, TRUSTEES' REMUNERATION AND TRUSTEES' EXPENSES

The Charity paid £53,025 (2020 - £47,202) to 5 individuals in the year (2020 – 5). Employer pension contributions were £1,394 (2020 - £1,666).

The key management personnel compensation was £23,702 (2020 - £22,933).

Trustees were paid no salaries or expenses.

5. FIXED ASSETS

		Office Equipment £
Cost		
At 1 January 2021		0
Additions		480
Disposals		0
		480
Depreciation		
At 1 January 2021		0
Charge for the year		120
Disposals		0
		120
Net Book Value		**360**

6. DEBTORS

	2021 £	**2020 £**
Sundry debtors	3,231	0

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	**2020 £**
Accruals	870	0

8. RESTRICTED FUNDS

2021 Restricted funds:

Organisation	Purpose	At 1 January 2021	Income	Expenditure	At 31 December 2021
Sobell	National CHF	6,467	13,000	19,467	0
Joseph Rank	National CHF	0	10,000	4,526	5,474
Garfield Weston	IoW CHF	4,330		4,330	0
HiWCF	Wight Mask Ask	1,562		1,562	0
Mary Pittis Trust	Flowers of Blessing	2,000		1,679	322
Allchurches Trust	Carers Connected	3,722		3,722	0
Mary Pittis Trust	IOW gifts/cards	1,542		890	652
Crowdfunding	CH Connections	1,136		1,136	0
Mary Pittis Trust	Alexa on IoW		4,000	375	3,625
Hollyhock Foundation	National CHF		5,000	0	5,000
Hollyhock Foundation	Carers Connected		2,500	2,500	0
Hollyhock Foundation	CHF new area		15,000	0	15,000
The Hampton Fund	LBRUT CHF		8,000	8,000	0
individuals	IOW gifts/cards		60	0	60
Richmond Parish Lands Charity	LBRUT CHF		8,000	8,000	0
HIWCF	IOW CHF	6,231		6,231	0
The Steel Charitable Fund	IOW CHF		13,750	1,083	12,667
Individuals - gift aid	LBRuT gift boxes		205	205	0
TOTALS		**26,990**	**79,515**	**63,705**	**42,800**

8. RESTRICTED FUNDS (continued)

2020 Restricted funds:

Organisation	Purpose	At 1 January 2020	Income	Expenditure	At 31 December 2020
Sobell Foundation	National CHF Replication	2,000	13,000	8,533	6,467
Garfield Weston	IOW care home friends	9,897	0	5,567	4,330
The Anchor Foundation	National CHF Replication	3,000	0	3,000	0
Joseph Rank Trust	National CHF Replication	5,954	10,000	15,954	0
Culture Seeds	Drama project	1,885	400	2,285	0
Wight Aid	Wight Mask Ask		10,000	10,000	0
HiWCF	Wight Mask Ask		10,000	2,207	7,793
RPLC	LBRuT Care Home Friends		8,000	8,000	0
The Hampton Fund	LBRuT Care Home Friends		8,000	8,000	0
RPLC	Coronavirus LBRuT – tablets		2,000	2,000	0
City Bridge Trust	Coronavirus LBRuT – PPE		5,000	5,000	0
Churches & individuals	Kindness to Carers		2,444	2,444	0
Various individuals	Wight Mask Ask		4,664	4,664	0
Various individuals	IOW gift boxes		223	223	0
Mary Pittis Trust	IOW gift boxes		3,500	1,958	1,542
Mary Pittis Trust	Flowers of blessing		2,000	0	2,000
Various individuals	LBRuT gift boxes		1,562	1,562	0
Allchurches Trust	Carers Together		4,500	778	3,722
Various	Care Home Connections		1,807	671	1,136
TOTALS		**22,736**	**87,100**	**82,846**	**26,990**

9. RELATED PARTY TRANSACTIONS

There were no related party transactions.

EMBRACING AGE

England & Wales - Charity number 1160400

Accounts

EMBRACING AGE

Later life in all its fullness

EMBRACING AGE

ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31st DECEMBER, 2020

CHARITABLE INCORPORATED ORGANISATION

REGISTERED CHARITY NUMBER 1160400

EMBRACING AGE

LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31st DECEMBER, 2020

Trustees
Dr Jennifer Eades (Chair)
Matthew Harris
Karen Block
Timothy Blair

.

Staff
Tina English – Director
Wendy Simeon – Volunteers Co-ordinator
Sarah Waller – Communication and Impact Manager
Rebecca Savage – Care Home Friends Co-ordinator, Isle of Wight from 1/9/20
Suzie Sargent – admin support

Premises
The Registered Office of the Charity is 183 Lincoln Avenue, Twickenham TW2 6NL

Independent Examiner
P James Lowther, Grey Gables Whitchurch Ross-on-Wye HR9 6DE

Principal Bankers
The Cooperative Bank plc, PO Box 250, Delf House, Skelmersdale, WN8 6WT

EMBRACING AGE

TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31st DECEMBER, 2020

The Trustees present their Annual Report and Accounts for the year 31st December, 2020.

Structure, Governance and Management

Status and Governing Document
Embracing Age is a CIO (Charitable Incorporated Organisation), registered charity number 1160400. Its governing document is a Constitution dated 11th November 2014 and Registered Charitable status was granted on 9th February 2015.

Charity
The Trustees have adopted the provisions of the Charities SORP (FRS 102) in preparing the annual report and accounts. The accounts comply with the Charities Act 2011.

Governance and Internal Control
The day-to-day activities of the Charity are monitored by the Trustees, who all live locally. Board Meetings are held quarterly and informal discussions and meetings also take place.

New Trustees are appointed by existing Trustees.

Trustees' Responsibilities in relation to the Financial Statements
The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards. The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period.

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

select suitable accounting policies and then apply them consistently:
observe the methods and principles of the Charities SORP 2015 (FRS 102):
make judgements and estimates that are reasonable and prudent;
state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
preparing the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and enable them to ensure that the financial statements comply with charity law. They are also responsible for safeguarding the assets of the Charity and hence to take reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are

responsible for the maintenance and integrity of the Charity and financial information included in the Charity's website.

Organisation
The Board of Trustees, which has a minimum of three members, administers the Charity. Certain tasks are delegated to the Director and other staff and volunteers.

Trustee Induction and Training
New Trustees are made aware of the seriousness of their responsibilities and obligations under charity law. They are given an induction pack and are able to understand their obligations by reading relevant Charity Commission publications. Trustees are aware of training courses and conferences and may extend their knowledge of matters pertaining to their role in the Charity.

Related Parties and cooperation with other organisations
The Trustees are unpaid and receive no benefit from their work with the Charity. There is no relationship between any trustee and Charity employees or suppliers.

The Charity has good relationships with a number of local organisations which support the Charity's vision.

Pay policy
The Trustees consider the board of Trustees and the Director comprise the key management personnel of the Charity in charge of directing, controlling, running and operating the Trust on a day to day basis. Details of Trustees' expenses and related party transactions are disclosed in a note to the accounts. Staff pay rates are set by the Board of Trustees.

Objectives and Activities for the public benefit

Objects
The objects of the Charity are to relieve older people who are in need by providing befriending, support and other services calculated to relieve the needs of such persons, in accordance with Christian principles and to relieve social isolation and loneliness amongst elderly people.

The aims and objectives of the Charity in 2020 changed dramatically with the onset of the pandemic. Our aims became to support care home residents and staff in whatever way we could, to help protect them from the virus and to keep residents connected to the outside world.

Public Benefit

The trustees have considered the guidance of the Charity Commission on public benefit. The provision of public benefit is given at no charge and is made available to all people including those on low incomes.

Activities
The main activities undertaken for the public benefit in 2020 were:

1. Sourcing and distributing vital PPE to care homes across the London Borough of Richmond and on the Isle of Wight.
2. Distributing Android tablets to care homes in the Borough of Richmond.
3. Thank you gift bags to care home staff across the Borough of Richmond.
4. Bouquets of flowers to care homes on the Isle of Wight.
5. Christmas Gift bags to care home residents across the Borough of Richmond and on the Isle of Wight without family.

We have kept in touch with volunteers and encouraged them to keep involved with residents (either through video calls, photo postcards, small treats/flowers etc.) We also deployed our volunteers to other organisations at the start of the pandemic to help with the community effort.

Achievements and Performance for the public benefit

1. Sourcing and Distributing vital PPE to care homes - Across the Borough of Richmond and the Isle of Wight we have distributed nearly 45,000 items of PPE, including Type IIR masks, aprons and gloves. We are grateful to City Bridge Trust, Wight Aid and Hampshire and Isle of Wight Community Fund for grants towards this.

2. Android tablets - In the London Borough of Richmond we were able to buy, set up and distribute 21 Android tablets, to enable care home residents to stay connected with their loved one, thanks to a grant from Richmond Parish Lands.

3. Kindness to Care Staff - We worked in partnership with churches across the London Borough of Richmond to create and distribute 920 thank you gift bags to staff in all the care homes for older people across the Borough.

4. Christmas Gift Bags - We created and distributed about 550 Christmas gift bags to care home residents without family on the Isle of Wight and in the Borough of Richmond. This was made possible through a grant from the Mary Pittis Trust for care home residents on the Isle of Wight, along with generous donations from the public in both communities.

One care home manager told us "to be frank it is hard to put into words what the gifts meant to the residents – you could say you made their Christmas." Another manager said "one gentleman cried at every present, saying 'people are so kind"". Another manager sent a thank you note saying "Kindness such as this goes a long way in putting smiles on faces in this very difficult time".

5. Flowers of Blessing – this has involved volunteers creating beautiful bouquets of flowers for care homes on the Isle of Wight, to let them know that their community is thinking of them during the pandemic. To date 260 bouquets / flower arrangements have been given.

One care home manager reported back: "You may not know what a difference a bouquet makes to those living with dementia. The presence of plants and flowers can have a healing effect, stimulate reminiscing, provide peace and quiet to help ease stress, anxiety, agitation and pain. A flower can make a lot of difference.

6. Volunteering - We have also kept in touch with our volunteers and encouraged them to keep involved with residents (either through video calls, photo postcards, small treats/flowers etc.) We deployed volunteers to other organisations at the start of the pandemic to help with the community effort. We are grateful to Richmond Parish Lands and The Hampton Fund for the continued support of our project in the Borough of Richmond.

7. National Care Home Friends - We have been encouraging and assisting our other national care home friend projects (run by volunteer "champions") as they continue to support their local care homes in whatever ways possible. This has included sending letters, activity packs, flowers and chocolates to residents throughout the year as well as special focus given at seasonal times such as Easter and Christmas, creating goody bags of treats for care home staff, and organising donations of plants for a local care home to create a sensory garden for residents during the first lockdown. Where we had projects ready to launch as lockdown hit, we have been able to support them in this way to begin building a relationship with their local care home, which will help maintain that link ready for when they are able to start visiting residents. We are grateful to The Joseph Rank Trust and The Sobell Foundation for the continued support of our national Care Home Friends development.

Financial Review

Review of Activities and Future Developments

A summary of the financial results and the work of the Charity are set out below.
The Charity's income was £109,018. (2019 - £69,045)

Risk Assessment

The major risks to which the Charity has been exposed, as identified by the Trustees, have been reviewed and systems have been established to mitigate those risks.

Impact of COVID-19

As outlined above, the pandemic has had a huge impact on our work, as care homes have been largely closed to volunteers. Our volunteer co-ordinator in the Borough of Richmond was furloughed for 4 months and our national co-ordinator for 5 months.

However, we have been able to adapt to the challenges and support care homes in other ways. We have encouraged churches to support care homes in practical ways during the crisis through webinars, articles in magazines and blog posts. We have been able to build relationships with new care homes and are hopeful that when restrictions are lifted we will be able to place even more volunteers than previously, due to the trusting relationships that have been established.

Going Concern

Taking into account reserves and anticipated income, the Trustees are confident that the Charity remains a going concern for at least twelve months from the date of approval of these accounts.

Reserves

The charity has unrestricted accumulated reserves of £29,262 (2019 - £17,684). The Trustees aim is to have 3 months of unrestricted reserves and they consider that the fund reserves at the year-end were adequate but not excessive. Although this represents quite a large percentage increase on last year, the charity's monthly outgoings have also increased through having more staff.

Reporting Accountant

The Trustees intend to ask the existing Independent Examiner, P James Lowther to undertake the examination of the Charity's accounts for the next financial year.

The Report was approved by the Trustees, who are also the members of the Charity on 12th April 2021.

Jenny Eades
Chair of Trustees

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EMBRACING AGE

I have examined the accounts for the year ended 31st December, 2020 on pages 7 to 12 following which have been prepared on the basis of the accounting policies set out on pages 9 and 10.

Respective Responsibilities of Trustees and Examiner

The Trustees of the Charity are responsible for the preparation of accounts; they consider that the audit requirements under section 144 of the Charities Act 2011 do not apply but they have requested an independent examination. I have been appointed to conduct an Independent Examination under section 145 of the Charities Act 2011 and to report in accordance with the regulations made under section 145 of that Act. It is my responsibility to examine the accounts, without performing an audit and to report to the Trustees,

Having satisfied myself that the Charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

(1) examine the accounts under section 145 of the Charities Act 2011;
(2) follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011;
(3) state whether particular matters have come to my attention.

Basis of Examiner's Statement

This report is in respect of an examination carried out under section 145 of the Charities Act 2011 and 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 a review of the accounts and making such enquiries as are necessary for the purpose of this report. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Examiner's Statement

Based on my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect, accounting records have not been kept in accordance with section 130 of the Charities Act 2011, or that the accounts presented do not accord with those records, or comply with the accounting requirements of the Charities Act 2011. No matter has come to my notice in connection with my examination to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts.

P James Lowther ACA

Date 23/3/21

Grey Gables Whitchurch Ross-on-Wye HR9 6DE

EMBRACING AGE

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st DECEMBER, 2020

	Note	Unrestricted Funds 2020 £	Restricted Funds 2020 £	TOTAL FUNDS 2020 £	Unrestricted Funds 2019 £	Restricted Funds 2019 £	TOTAL FUNDS 2019 £
INCOME from:							
Donations	2	17,466	87,100	104,566	6,150	59,100	65,250
Fundraising activity		3,802	0	3,802	2,826		2,826
Charitable activities		650	0	650	969		969
Total Income		**21,918**	**87,100**	**109,018**	**9,945**	**59,100**	**69,045**
EXPENDITURE on:							
Charitable expenditure		10,238	82,846	93084	6,367	42,929	49,296
Fundraising		102		102	323		323
Total Expenditure	3 & 4	**10,340**	**82,846**	**93,186**	**6,690**	**42,929**	**49,619**
Net Income		11,578	4,254	15,832	3,255	16,171	19,426
Reconciliation of funds							
Total funds brought forward		17,684	22,736	40,420	14,429	6,565	20,994
Total funds carried forward		29,262	26,990	56,252	17,684	22,736	40,420

All the above results derive from continuing activities. All gains and losses recognised in the year are included above.

The notes on pages 10 to 12 form part of these accounts.

EMBRACING AGE

BALANCE SHEET at 31st DECEMBER, 2020

REGISTERED CHARITY NUMBER 1160400

	Note	2020 £	2019 £	2018 £
CURRENT ASSETS				
Cash at bank		56252	40,420	20,994
Debtors		0	0	0
TOTAL ASSETS LESS CURRENT LIABILITIES		56252	40,420	20,994
FUNDS	6			
Unrestricted Funds		29,262	17,684	14,429
Restricted Funds		26,990	22,736	6,565
TOTAL CHARITY FUNDS		56,252	40,420	20,994

The accounts approved by the trustees and signed on their behalf on 12th April 2021

Jennifer Eades - Trustee

Karen Block - Trustee

The notes on pages 9 to 12 form part of these accounts.

EMBRACING AGE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER, 2020

1. ACCOUNTING POLICIES

(a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102.

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

The Charity is a Going Concern.

A summary of the most important accounting policies, which have been applied consistently, are set out below.

(b) Funds Structure

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for specific purposes. The aim and use of each restricted fund is set out in the notes to the accounts.

(c) Income

All income is included in the SOFA when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the Charity being notified of an impending distribution or the legacy being received.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. No amounts have been included in the accounts for gifts in kind or for services donated by volunteers.

(d) Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources, using time spent on each activity as a guide.

Grants payable are included in the accounts where there is a legal or constructive liability.

The costs of charitable activities are those costs incurred directly in relation to the objects of the Charity.

EMBRACING AGE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER, 2020 (continued)

Governance costs are incurred in connection with the administration of the Charity and compliance with constitutional and statutory requirements. These tasks are undertaken by unpaid volunteers.

(e) Taxation
The Charity is a Registered Charity and is therefore exempt from taxation under the Income and Corporation Taxes Acts.

(f) Irrecoverable VAT
Irrecoverable VAT is charged against the category of resources for which it was incurred.

2. DONATIONS

Donations comprise the following:

	2020 £	2019 £	2018 £
Grants from Charitable Trusts	86,186	59,100	19,475
Grants from companies	4,240	1,212	691
Individual donations	11,434	4,188	4,840
Other organisations	2,706	750	964
	104,566	**65,250**	**25,970**

3. CHARITABLE EXPENDITURE

Charitable expenditure comprises the following:

	2020 £	2019 £	2018 £
Salaries, pension & staff costs	54,436	44,138	35,122
Volunteer costs, including DBS checks	631	1,296	2,060
Charitable activities	33,923	485	1,440
Publicity and development	183	1,700	260
Office and Sundries	3,170	872	1,194
Equipment	40	35	1,487
Insurance	570	361	260
Fundraising	102	323	255
Other costs	131	409	710
	93,186	**49,619**	**42,788**

EMBRACING AGE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER, 2020 (continued)

4. SALARIES, TRUSTEES' REMUNERATION AND TRUSTEES' EXPENSES

The Charity paid £47,202 (2019 - £40,816) to 5 individuals in the year (2019 – 5).
Employer pension contributions were £1,666 (2019 - £1,122).
Trustees were paid no salaries or expenses.
The key management personnel compensation was £22,933 (2019 - £20,456).

5. RECOGNISED GAINS

The Charity had no recognised gains or losses in 2019 or 2020 other than the Income. All assets are stated at historical cost. Therefore, no adjustments are required to the reported results, which are stated on an unmodified historical cost basis.

6. FUNDS

Unrestricted funds comprise those funds which the trustees are free to use in accordance with the charitable objects. Restricted funds are grants given with a restriction imposed by the donors. Restricted funds in 2020 were as follows:

Organisation	Use of Restricted Funds	Balance brought forward	Received in 2020	Paid	Balance carried forward
Sobell Foundation	National CHF Replication	2,000	13,000	8,533	6,467
Garfield Weston	IOW care home friends	9,897	0	5,567	4,330
The Anchor Foundation	National CHF Replication	3,000	0	3,000	0
Joseph Rank Trust	National CHF Replication	5,954	10,000	15,954	0
Culture Seeds	Drama project	1,885	400	2,285	0
Wight Aid	Wight Mask Ask		10,000	10,000	0
HiWCF	Wight Mask Ask		10,000	2,207	7,793
RPLC	LBRuT Care Home Friends		8,000	8,000	0
The Hampton Fund	LBRuT Care Home Friends		8,000	8,000	0
RPLC	Coronavirus LBRuT – tablets		2,000	2,000	0
City Bridge Trust	Coronavirus LBRuT – PPE		5,000	5,000	0
Churches & individuals	Kindness to Carers		2,444	2,444	0
Various individuals	Wight Mask Ask		4,664	4,664	0
Various individuals	IOW gift boxes		223	223	0
Mary Pittis Trust	IOW gift boxes		3,500	1,958	1,542
Mary Pittis Trust	Flowers of blessing		2,000	0	2,000
Various individuals	LBRuT gift boxes		1,562	1,562	0
Allchurches Trust	Carers Together		4,500	778	3,722
Various	Care Home Connections		1,807	671	1,136
TOTALS		**22,736**	**87,100**	**82,846**	**26,990**

EMBRACING AGE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER, 2020 (continued)

2019	Restricted Funds	Balance brought forward	Received	Paid	Balance carried forward
RPLC	Care Home Friends LBRuT	0	8,500	8,500	0
Hampton Fund	Care Home Friends LBRuT	0	8,500	8,500	0
Cinnamon Network	National Care Home Friends	6,565	0	6,565	0
Sobell Foundation	National Care Home Friends	0	13,000	11,000	2,000
Garfield Weston	National Care Home Friends	0	10,000	103	9,897
The Anchor Foundation	National Care Home Friends	0	5,000	2,000	3,000
Joseph Rank Trust	National Care Home Friends	0	10,000	4,046	5,954
Grace Trust	National Care Home Friends	0	500	500	0
Culture Seeds	Intergenerational drama	0	3,600	1,715	1,885
		6,565	59,100	42,929	22,736

7. INDEPENDENT EXAMINER

The Independent Examiner waived his fee for 2019 and 2020.