

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



“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.

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

Church leaders reached
Webinars & workshops ▲ 11%

10+

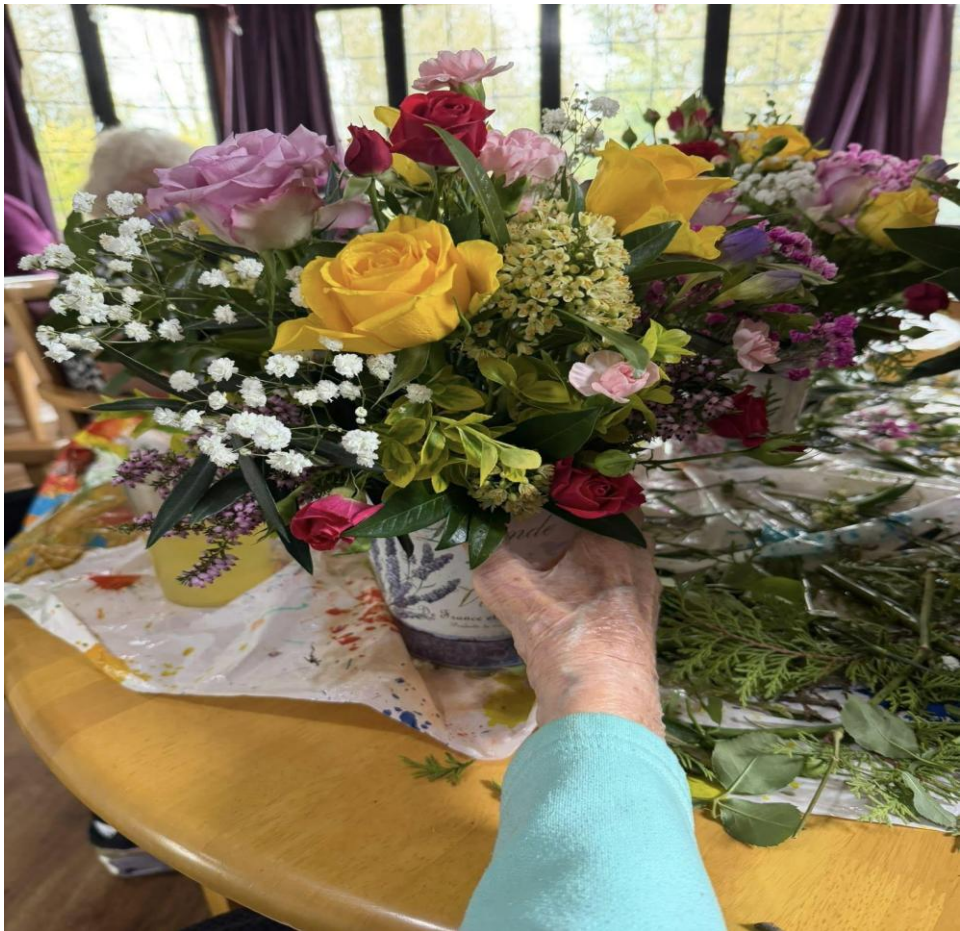
New churches each year
adopting their local care home

12

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:



“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