

**AGE CONCERN SOUTHEND-ON-SEA CIO
TRUSTEES' REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

Age Concern Southend-On-Sea CIO
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Age Concern Southend-On-Sea CIO
Company No. CE003720
Trustees' Report For The Year Ended 31 March 2025

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

Chairman's Report

In 2024, Age Concern Southend-on-Sea celebrated its 50th birthday and it proved to be a truly transformative year for the charity.

After salaries, our most significant operating cost is the rent that we pay to lease our community hub, The Haven. To reduce this burden and ensure the long-term financial sustainability of the charity, in April 2024 we applied to the Community Ownership Fund ("COF") established by the Department of Levelling Up, Housing and Communities under the last Government for a grant of £960,000 (being 80% of the agreed purchase price at that time) to help fund the acquisition of the Havens building. I am delighted to say that on 19th December 2024 we were advised that our application had been successful. This grant was conditional on the charity raising the remaining £240,000 needed to fund the acquisition by 19th December 2025. On 3rd February 2025, having completed the extended validation checks required as part of the usual COF onboarding process, we began the process of raising these funds. Due to the fantastic efforts of our fundraising team, I am pleased to say that we achieved this goal within four months and were able to notify COF on 15th July 2025 that the target had been reached. As detailed below, while most of this funding was provided by charitable trusts and foundations, we were delighted by the response that we received from the local community and local businesses.

- Grants Received from charitable trusts/foundations - £143,000
- Donations received from the local community and businesses – c.£51,000
- Gift from the estate of a local Westcliff resident – c.41,000
- Total - £235,000

I am pleased to say that we finalised the documentation required to effect the acquisition (including the charge over the building that will be held by the Secretary of State for Housing, Communities and Local Government until 19th December 2032) and completed the purchase on 25th November 2025.

The rental savings of £7,500 that will be made following acquisition of the Havens building will ensure the long-term future of The Haven and enable the charity to not only continue to provide the facilities and services that it currently provides to the older people of Southend and surrounding areas and to the wider community but to expand them.

While our "Save The Haven Hub" campaign was remarkably successful, we should not lose sight of the fact that we have continued to rely on support from charitable trusts and foundations to help us fund our day-to-day operations. I would, therefore, like to thank the following organisations for their support during 2024/25.

- Cadent
- Essex Community Foundation
- Interchurch Caring Trust
- Lockett Trust
- Rosca Trust
- Sport England

I would also like to thank the Architectural Heritage Fund ("AHF") for its support and for funding consultants to help us with our COF application and with our Save The Haven Hub fundraising campaign. In 2019 and 2020 the AHF provided us with loans totalling £145,000 to help pay for the alterations that were required to transform the old Havens department store into a community hub. I am pleased to say that on 5 August 2025 following a further bequest we were able to repay these loans and the accrued interest due thereon. The support of the AHF over the past seven years has been invaluable.

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**Age Concern Southend-On-Sea CIO
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Chairman's Report - continued

I would also like to thank our landlords, Nigel and Paul Havens, for their continued support. Finally, I would like to thank my fellow trustees, our dedicated staff and c.220 volunteers for their continued hard work and for "going the extra mile" to help improve the lives of older people and the wider community. I remain convinced that we have in place a team that will ensure that Age Concern Southend continues to develop and improve the services that it provides for the next 50 year.

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Age Concern Southend-On-Sea CIO for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statement unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing the financial statements the trustees are required to:

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

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Small Company Rules

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Objectives and Activities

Aims and Objectives

Object

The object of the charity is to promote the relief of older people in any manner which now, is or hereafter may be deemed by law to be charitable within the City of Southend-on-Sea and surrounding areas.

Our Mission

To help those over 50 living in Southend-on-Sea and surrounding areas to live healthier, happier and more independent lives and develop a community where older people can flourish.

We achieve our mission by:

- Providing services directly to the over 50s
- Listening to what people over 50 say they want rather than what we or society at large think that they may need
- Working in partnership with other like-minded organisations that support the over 50s to ensure that The Haven provides a friendly, welcoming environment where people can both access the services that they need and enjoy themselves.

For 50 years Age Concern Southend-on-Sea ("ACSOS") has been supporting the older people of Southend-on-Sea. Our aim is to help older people avoid social isolation and feelings of loneliness, to help them become more confident and remain independent in their own homes and to help them become fitter and healthier.

We deliver our charitable objectives through providing face-to-face and telephone befriending services to over 160 people, information and advice, and through our well used community hub in Westcliff on Sea, The Haven.

The Haven hosts a range of community focused affordable facilities including a 65-seater café, counselling, foot care clinic, ear wax removal and hearing tests, reflexology, massage, nail, and facial treatments. With the support of our volunteers and local instructors, we organise an array of social, fitness and well-being activities; give practical support (IT) and advice, as well as providing space for other local community groups supporting health, social networking, and financial needs. The Haven also houses our Dementia Day Care Centre which provides a bespoke service to those living from neurological disorders, and respite for their carers or partners.

While our main objective is to combat social isolation and loneliness and develop a community where older people can flourish, The Haven is open to all and we support the health and wellbeing of individuals, families, and the wider community, with a range of activities attracting c.3,800 people a month. The resulting footfall contributing to the wider regeneration of the local area.

Our worth to the community is reflected in growing demand for our services and the feedback we receive from service users and their families. We are highly regarded for our work in supporting healthy living and helping older people to live independently at home for longer by both Southend City Council and the local NHS. We have no membership requirement and provide services for the entire community. We seek to make optimal use of local partnerships and the space that we have for as long as we can, including the hiring out of space to generate income.

Our Strategic Objectives

The Board of Trustees completed a review of the Mission and Strategic Objectives during the year, and a revised 3-year Strategic Plan was launched in February 2025. Our key business priority in 2025/26 is to purchase The Haven, our service delivery hub at 138-140 Hamlet Court Road, Westcliff-on-Sea, SS0 7LW

Strategic objective 1:

Secure funding for the acquisition of the Havens building by December 2025. Specifically:

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Aims and Objectives - continued

- Contact all past funders to make the case for funding the acquisition
- Secure COF funding towards the purchase of the building
- Collaborate with the AHF and other expert advisors on the purchase and funding plans to secure the building by December 2025
- Consult with local partners, stakeholders and the community to build support
- Maintain the building to ensure that it remains fit for purpose (as needed)

Strategic objective 2:

- Develop The Haven offer to increase accessibility and community impact: Specifically:
- Develop and implement strategies to address identified barriers such as increasing opening hours, sliding pay scales, expanding the current offer
- Develop existing and establish new partnerships with community organisations and local stakeholders to extend our reach and increase our impact on underserved populations
- Enhance our communication and marketing to raise awareness of The Haven's services and benefits among the broader community.
- Actions include:
 - Increase the opening hours of our dementia day care centre such that it is operating at capacity from Monday through Saturday
 - Ensure that The Haven is open from 8 a.m. until 8 p.m. Monday through Saturday and from 10 a.m. until 4 p.m. on a Sunday Increase the number of events held at The Haven, particularly at weekends including boxing classes for all, martial arts classes for children and young adults, and art classes for adults, children and young people
 - Offer affordable activities and classes to families after school and during school holidays
 - Monitor and evaluate the impact of changes on the number of participants and satisfaction with services, making adjustments as needed
- Targets:
 - Increase footfall at The Haven from the current level of c.3,800 visitors a month by 10% p.a.
 - Increase the number of people who volunteer for us to 300
 - Increase the number of older people that we befriend from c.160 to 250
 - Expand and deliver activities that facilitate inter-generational engagement, diversifying the age range of our audiences
 - Increase the diversity of users of The Haven, reach out to BAME, LGBTQ+ and ethnic community groups in the locality
 - Improve our offering to people living with disabilities
 - Help older people and their families claim the benefits to which they are entitled
 - Help older people to become more "tech-savvy"

Strategic objective 3:

Build collaborative partnerships to address local social, health and wellbeing needs, and promote regeneration of the local area by 2028. Including:

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Aims and Objectives - continued

- Further develop our relationship with Southend City Council, Mid- and South-Essex NHS Trust and local charities and businesses. Prior to September 2024 we received no referrals to our dementia day care centre from the council, since September we have received 11. We will seek to grow this number and increase the number of referrals from NHS services (6 received since September 2024).
- Continue to improve our marketing and social media presence to ensure that the people of Southend are fully aware of what ACSOS does and what is available at The Haven, not just from ACSOS but from our partners – the local businesses and charities – that also provide facilities and services at The Haven
- Continue to participate and host Hamlet Court Road Regeneration Task Force meetings facilitated by Southend City Council
- Implement joint initiatives and projects aimed at improving social, health, and wellbeing outcomes and contribute to the regeneration of the local area
- Regularly assess and evaluate the effectiveness of partnership activities, making adjustments as necessary to ensure alignment with strategic objectives
- Monitor the number of key stakeholders and organisations engaged in partnership; continuity of partnerships; satisfaction levels and outcomes of joint working

Strategic objective 4:

Increase organisational sustainability and financial resilience by 2028. Specifically:

- Relocate services from 134 Hamlet Court Road to The Haven and plan the utilisation of vacated space, either through sub-letting or converting into a business hub to generate additional income
- Transition towards delivering more services directly through ACSOS to reduce reliance on third parties and increase income.
- Implement strategies to ensure our operational revenue (excluding grants, commissioned funding, and donations) consistently covers our operating costs.
- Apply Full Cost Recovery principles where eligible to accurately capture and cover all costs associated with service delivery
- Diversify income streams by expanding community fundraising, crowdfunding, donations, and cultivating legacies
- Seek to introduce new services that will meet the needs of older people, such as home care and independent living support and transport, focusing on financial viability
- Seek project funding opportunities from specialised funders such as the National Lottery Heritage Fund to support community engagement and wellbeing activities related to the heritage of the building and its place within the community.

Significant Activities

THE HAVEN COMMUNITY HUB

Activities

At The Haven, ACSOS offers over 25 classes a week. These include tutor-led keep fit, yoga, Pilates, falls prevention and management, line dancing and other active classes as well as the opportunity to play whist and table tennis. As well as keeping people physically active, ACSOS also helps them keep mentally active by offering art and IT classes, a book club and coffee and conversation sessions. The charity also has its own The Sound of Memories Choir.

'One lady told me after losing her husband she got so depressed that she forced herself to come to a class ... She said to me "Thank you, you have saved my life".' Bill Hoy, volunteer dance teacher

Dementia Day Care Centre

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Significant Activities - continued

ACSOS provides a specialist dementia day care service primarily for those living with dementia but also for people with other neurological disorders such as Parkinson's Disease, Progressive Supranuclear Palsy, and stroke victims. We offer high quality and reliable respite care for loved ones and carers. We believe that the centre is unique in that we offer our clients a daily programme based on Cognitive Stimulation Therapy developed to meet their individual needs and interests and improve their health and wellbeing whilst also being fun. This can range from joining in traditional games to using the centre's VR headsets. In 2024, we received a grant to purchase a Digital Rainbow Table, an interactive activity touch table that offers people living with dementia an opportunity to engage in stimulating apps and games designed to improve cognitive function and mental agility. Recognising the benefits of music to those living with dementia, the centre arranges performances by music groups. We also team up with a local primary school, Milton Hall School and Hartbeeps, which provides multi-sensory, musically themed classes for babies, for our much-loved multi-generational sessions.

'The opportunity to bring together Hartbeeps babies and their parents with the ladies & gentlemen at has been wonderful. Sharing our little moments of magical storytelling with all generations and seeing the interaction as they sing together has been such a privilege.' Hartbeeps Imaginator

Café

In January 2024 we took control of our 65-seater café which had previously been franchised. The café was completely restyled and refurbished and renamed "Millie's Café". Whilst profitable, the café was taking up a significant amount of management time and effort to run. Hence in August 2024, the Board decided to franchise the café to the previous franchisee, KB's Café. The café offers hot and cold drinks, sandwiches and cakes and a range of nutritious hot meals at affordable prices. For example, offering children's meals for £1. The café is open to all and used by young and old with many local charities and organisations such as the MS Society and the local WI using it to hold meetings with their clients/members.

'As our population grows older, it is essential that The Haven remains a safe and welcoming place where the community can socialise, join in with support and receive the care and counselling services they need. With a fragile market providing specialist care, your dementia day care service makes you a key partner in the delivery of dementia support in Southend.' Sir James Duddridge KCMG former MP for Rochford and Southend East

Other Services

ACSOS also provides the following services at The Haven which has been designated a "warm space" by Southend City Council.

- Information and Advice. Our Information and Advice helpline answers over 50 enquiries a week on a vast range of subjects, including staying independent at home, social and leisure opportunities, energy costs, benefit allowances, financial issues, housing, care homes, being a carer - and much more.
- IT support through volunteer IT tutors providing digital access to essential services including banking, benefits support and more
- Advice and help in filling in forms such as attendance allowance, blue badge and carers allowance.
- Charity shop selling good quality clothes, toys, games, books and CDs at affordable prices
- Low-cost wheelchair hire
- Hearing aid battery exchange

'...The Haven provides support in areas such as IT, especially with all the scamming going on at present, so they can feel more confident they won't become a victim....It also provides great footfall for surrounding business to grow or continue to survive rather than having a ghost town full of online shoppers and lonely needy people putting extra strain on social services or hospitals. So in essence the existence of the Hub is saving money to the council, hospital, police, fire and rescue.' Consultation response, leader of an MS support group based at the Hub

We support other services and organisations by providing free as well as affordable rental space at The Haven. These community services include:

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Significant Activities - continued

- Café, foot care clinic, ear wax removal and hearing tests, beauty, nail, massage and therapy services and counselling services which are franchised to local businesses
- Local charities and organisations such as:
 - Cake Club (a parenting support group)
 - SAVS
 - Carers First
 - Hello Life
 - Everyone Health
 - Southend Advocacy
 - Dementia Support and Bereavement Group
 - MS Support Group
 - Hope three 16
 - Utility Warehouse
 - Carers Intensive Support Team (NHS)
 - Co-op Community Group

We also provide space to Southend City Council to hold information days such as “stop smoking” campaigns while the local police hold regular drop-in sessions.

During the course of 2024 we developed links with the local Jewish community who held social events and bar mitzvahs at The Haven, and with the Muslim community who hire space to run classes. In January 2025, the first floor of The Haven was hired by a member of the Indian community to hold an engagement party while O50BM has hired the first floor on a Wednesday night for all of 2025 to host table tennis matches and launched the Over 50s Black Men Forum Table Tennis League on 15 January.

‘I am particularly impressed with the collaborative and engaging community approach that Age Concern is building in the local area, hosting meetings, events and activities and also providing a space that other charities and community groups can use. It is therefore essential that this building is retained and maintained for the benefit of the community for years to come. Trust Links is an independent local charity for mental health and wellbeing. We have already used the space to host meetings and activities for our beneficiaries and hope that we can do so much more in the future....I fully support the application to the Community Ownership Fund’. CEO, Trust Links Ltd

Befriending

Our befriending service is open to those who may feel isolated or lonely or do not see anyone on a regular basis or have health or disability issues. During the lockdowns that resulted from the coronavirus pandemic, this service was limited to telephone calls. Face-to-face befriending was relaunched at the end of 2022 and our team of befriending volunteers are matched with people in their area and will visit them in their own home for an hour or two (or more) every week for a chat and a cup of tea. We currently provide face-to-face befriending to 65 older people and a telephone befriending service to another 96 people. To reduce the number of older people on our waiting list we have recently launched group sessions for those older people that are comfortable to travel to The Haven. This initiative has been well received, and we currently have nearly 40 people attending these “coffee and conversation” sessions with many attendees already building new friendships.

Achievements and Performance

**Age Concern Southend-On-Sea CIO
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Main Achievements

- Attendances at our social and leisure classes increased from an average of c.800 a month in the year ended 31st March 2024 to c.900 a month in the financial year ended 31st March 2025
- Total footfall at The Haven increased from an average of c.3,600 a month in 2023/24 to c.3,800 a month in 2024/25
- Following the ending of the lockdowns imposed because of the covid pandemic we have gradually increased the number of lonely older people visited in their own homes to 65
- For those older people who feel confident to travel to The Haven we now provide "group befriending" where a volunteer will host a "coffee and conversation" get together. At present, we have 38 people participating in these sessions with 10 volunteers facilitating the sessions and 146 people a month attending. These sessions have been very well received, and a number of attendees have already established friendships with other attendees.
- Average daily attendances at our dementia day care centre have risen from 5.2 clients as of 31st March 2024 to 7.4 as of 31st March 2025 with the centre being open three full days and three half days a week. Following meetings with the Director, Adults & Communities we are now receiving referrals from Southend City Council.

Financial Review

Financial Position

Total income in the year ended 31st March 2025 amounted to £451,443 (2024: £530,025) with a deficit of £76,655 (2024: surplus of £3,728). Donations received totalled £34,599 (2024: £114,040), the reduction being largely attributable to a bequest of £100,000 from Age UK Essex received on 6 April 2023 following its liquidation in June 2022.

Income from our dementia day care centre and from our fitness and leisure activities totalled £163,845 (2024: £150,315). Income from the rental of rooms to franchisees and hire charges totalled £78,745 (2024: £82,328). In 2024 we decided to re-franchise our café; income from the café in 2025 totalled £44,301 (2024: £26,112). Income from grants from charitable trusts and organisations totalled £80,147 (£2024: £142,366).

Expenditure in the year ended 31st March 2025 was £528,098 (2024: £526,298). Staff costs fell from £263,438 in 2024 to £247,146 in 2025, costs being higher in 2024 reflecting the hire of a full-time CEO for the period from 21 August 2023 to 31 January 2024. The cost of leasing the Havens building that houses our community hub was £83,000 (2024: £90,000). Electricity and gas costs of £22,989 were incurred (2024: £26,087). Repairs and subcontractor costs totalled £57,751 (2024: £29,648); the increase primarily reflects costs relating to the replacement of a flat roof which were funded by a grant from the Veolia Trust.

Reserves Policy

Total funds as of 31st March 2025 amounted to a deficit of £87,733 (2024: deficit of £11,078). The charity's reserves policy requires it to hold reserves of at least £70,000, being two months' operating costs.

The Charity's unrestricted reserves have still not recovered from the significant fall in revenue that it experienced during the lockdowns that resulted from the coronavirus pandemic with the result that its General Fund was in deficit £109,171 as of 31st March 2025 (2024: deficit £74,319).

Our aim is to rebuild our reserves and ensure that the charity's income more than covers its operating costs. After wages, rental payments of £90,000 p.a. are the Charity's most significant cost. Acquisition of the building on 25th November 2025 and removal of its £90,000 p.a. rental obligation will significantly improve its long-term sustainability. We believe that the Charity's income streams will more than cover its operating costs enabling it to rebuild its reserves. We have been successful in hiring space at our community hub, The Haven, and the number of clients attending our Dementia Day Care Centre continues to rise.

The charity's restricted reserves amounted to £21,438 (2024: £63,241) which, together with the deficit on the General Fund, creates the overall deficit of £87,733.

**Age Concern Southend-On-Sea CIO
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Going Concern

As part of the annual budget process the Trustees have undertaken a thorough review of the year ahead and approved a 12-month cashflow projection. This has given them a reasonable expectation that the Charity has adequate resources to continue operating for the foreseeable future. Therefore, they continue to adopt the going concern basis in preparing the financial statements,

As of 31 March 2025, the Architectural Heritage Fund (AHF) loan of £145,000 and accrued interest was due to expire in September 2025. These loans and the accrued interest due thereon were repaid on 5 August 2025.

Loans from Trustees of £20,000 that fall due within one year have been extended for 12 months. Repayment of the loan of £19,000 provided by our landlord has now been waived.

Included in Creditors Falling Due Within One Year is £70,000 relating to rent deferred during the Covid pandemic. It has been agreed that this debt be repaid by way of 35 monthly instalments commencing on 1st January 2026. Other than outstanding rental payments due to its landlord, the Charity has no significant trade creditors.

Structure, Governance and Management

Governing Document

The charity is governed by its Constitution. The charity is also registered with the Charity Commission.

Trustee Selection Methods

The skills of Trustees are reviewed annually. This forms the basis of assessing training needs and also allows the Board to identify gaps that call for the appointment of new trustees. The method of recruitment of new trustees is dependent upon the need identified. On appointment, Trustees are inducted into the work of ACSOS to ensure they have a full understanding of the major strategic and financial issues affecting the work of the charity.

None of the trustees has any beneficial interest in the company.

Additional notes for structure, governance and management

Organisational Structure

The charity is managed by a Board of Trustees. The Trustee Board, responsible for ensuring that all the requirements for good governance are met, meets quarterly or more frequently as necessary.

There is no limitation on the length of time that a trustee can serve, however, the charity's constitution requires every trustee to resign at the AGM and then, should they so desire, seek re-election. All beneficiaries, supporters and stakeholders are invited to attend the AGM, which celebrates the achievements of the charity. Attendees at the 2024 AGM included the Mayor of Southend.

The elected officers of the Board are:

Chair Cliff Couch

Treasurer Cliff Couch

The Trustee Board takes responsibility for the strategic direction of the Charity and delegates day-to-day operations to the Chief Executive Officer and General Manager. The chain of command is thus:

1. Trustee Board
2. Chief Executive
3. General Manager
4. Department Managers
5. Co-ordinators and Front-Line Staff

Our People

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Additional notes for structure, governance and management - continued

At ACSOS we are fortunate to be able to call on the services of many dedicated staff and volunteers whose professionalism enables us to make a positive difference to the lives of so many people in Southend and surrounding areas.

As of 31st March 2025, the Charity had four full time and five part time paid members of staff and eight support workers (equivalent in total to seven full time members of staff.)

Full Time

- General Manager
- Fundraising and Events Manager
- Hub Manager
- Finance Manager

Part Time

- Hub Assistants (2)
- Befriending Co-ordinator
- Volunteer Co-ordinator
- Hub Operations Administrator

ACSOS also employs Support Workers (8) to assist in its dementia day care centre as and when needed.

Since 1st February 2024, the role of CEO has been undertaken on an interim basis by a trustee (Mike Nicholson) who had previously performed the role from 9th October 2021 until 20th August 2023.

Use of Volunteers

Volunteers are vital to our service delivery throughout the charity, helping to maximise our offering and allowing us to positively impact on the wellbeing of the older residents of Southend and surrounding areas. All our volunteers, whatever their role, aim to build social contact and a positive attitude and make the people that they meet in their role more independent and resilient.

ACOS benefits from 227 volunteers, and we currently have a further 13 volunteers who are going through their recruitment process, (including being DBS-checked and trained) before joining the team. In addition, 24 volunteers are "live but temporarily inactive" due to personal circumstances. Our volunteers currently help in the following areas :

- Befrienders providing telephone or face-to face support or facilitating group befriending sessions for older people (149)
- Admin support (16)
- Trustees (7)
- Running or supporting activities or clubs at The Haven (5)
- Assisting in or driving for the day care centre (15)
- Maintenance volunteers for The Haven community hub (6)
- Charity shop (15)
- Fundraising and events (14)

Not only is this support vital to our organisation and the older people of Southend but also to the wider community. The volunteering experience has a positive impact on the volunteer, enhancing their wellbeing and skills and, in some cases, helping them to get back into work which, in turn, helps to build a stronger, more resilient community.

in 2024/25 we supported many young people in the workplace, either through senior school work experience or through the adult community college.

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Additional notes for structure, governance and management - continued

- 5 work experience students.
- 1 back to work young adult with SEND who works in the charity shop 2 days a week.
- 1 intern from the Adult Community College who works in the dementia day centre, charity shop and office.

As well as the volunteers we have recruited, we have had 5 different teams from NatWest volunteer with us in 2024/25. They spent time with clients in the Dementia Day Centre, coffee and conversation sessions and our choir. They also painted and decorated our office area. Volunteers from Veolia also helped us clear the top floor of the hub and convert it into the ACSOS office. Our relationship with NatWest continues to grow and our staff have attended many of their public awareness events and they will be fundraising for us in 2025/26.

Risk Review

The Board accepts its responsibility under the Charity Commission's Statement of Recommended Practice (SORP) for ensuring the major risks to which the Charity is exposed are identified and reviewed and that there are measures in place to mitigate against them.

The Charity carries out a regular review of risk in line with its agreed policies and procedures. The aim is to enable Trustees to identify and categorise risks to the Charity, prioritising those that require urgent attention.

A Risk Register is maintained which addresses the following key areas:

- Governance
- Acquisition of building
- Operational
- Financial
- External/Environmental
- Compliance
- Health & Safety

Reference and Administrative Details

Trustees

C Couch - Chair and Treasurer

K Davies

M Lambert (appointed 10/01/2025)

S Liebenberg (appointed 24/01/2025)

M Nicholson - Acting CEO

N Ramalingum

V Storey (appointed 21/10/2024)

M Birchall (resigned 29/04/2024)

J Reed (resigned 10/01/2025)

V Weaver (resigned 22/04/2024)

Charity Number

1160916

Company Number

CE003720

**Age Concern Southend-On-Sea CIO
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Principal Address

134 Hamlet Court Road
Westcliff-On-Sea
Essex
SS0 7LN

Independent Examiner

C E Binnie FCA
Clouders (Audit & Accounts) Ltd
Chartered Certified Accountants
Charter House, 103-105 Leigh Road
Leigh-On-Sea
Essex
SS9 1JL

Bankers

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill

The trustees' report was approved by the board of trustees and signed on its behalf by:

C Couch
Trustee
Date

Age Concern Southend-On-Sea CIO
Independent Examiner's Report to the Trustees of Age Concern Southend-On-Sea CIO
For The Year Ended 31 March 2025

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and Basis of Report

As the charity trustees of the Company (and also its directors for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

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

Independent Examiner's Statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

C E Binnie FCA
Date
Charter House, 103-105 Leigh Road
Leigh-On-Sea
Essex
SS9 1JL

Age Concern Southend-On-Sea CIO
Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2025

				2025	2024
		Unrestricted funds	Restricted funds	Total funds	Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	68,250	55,147	123,397	256,426
Charitable activities:					
Other charitable income		204,005	-	204,005	162,289
Other trading activities	4	44,301	-	44,301	26,112
Investments	5	920	-	920	2,870
Other	6	78,820	-	78,820	82,328
		<u>396,296</u>	<u>55,147</u>	<u>451,443</u>	<u>530,025</u>
EXPENDITURE ON:					
Raising funds	8	(3,719)	(1,006)	(4,725)	(4,888)
Charitable activities:	8				
Office Costs		(41,910)	(1,883)	(43,793)	(42,843)
Repairs and subcontractors		(10,994)	(46,757)	(57,751)	(29,648)
Staff costs		(208,371)	(36,294)	(244,665)	(262,369)
Rent and utilities		(108,103)	(2,510)	(110,613)	(118,530)
Governance costs		(15,443)	(1,152)	(16,595)	(15,896)
Regular hub activities		(37,097)	(7,151)	(44,248)	(44,601)
Other costs		(5,511)	(197)	(5,708)	(7,523)
		<u>(431,148)</u>	<u>(96,950)</u>	<u>(528,098)</u>	<u>(526,298)</u>
NET (EXPENDITURE)/INCOME		(34,852)	(41,803)	(76,655)	3,727
Transfers between funds	20	(4,228)	4,228	-	-
NET MOVEMENT IN FUNDS		<u>(39,080)</u>	<u>(37,575)</u>	<u>(76,655)</u>	<u>3,727</u>
RECONCILIATION OF FUNDS:					
Total funds brought forward		(74,319)	63,241	(11,078)	(14,805)
TOTAL FUNDS CARRIED FORWARD	20	<u>(113,399)</u>	<u>25,666</u>	<u>(87,733)</u>	<u>(11,078)</u>

The notes on pages 18 to 25 form part of these financial statements.

Age Concern Southend-On-Sea CIO
Comparative Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2025

			2024	
		Unrestricted funds	Restricted funds	Total funds
	Notes	£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	3	150,319	106,107	256,426
Charitable activities:				
Other charitable income		162,289	-	162,289
Other trading activities	4	26,112	-	26,112
Investments	5	2,870	-	2,870
Other	6	82,328	-	82,328
		423,918	106,107	530,025
EXPENDITURE ON:				
Raising funds	8	(4,888)	-	(4,888)
Charitable activities:	8			
Office Costs		(42,676)	(167)	(42,843)
Repairs and subcontractors		(10,414)	(19,234)	(29,648)
Staff costs		(214,627)	(47,742)	(262,369)
Rent and utilities		(95,270)	(23,260)	(118,530)
Governance costs		(15,865)	(31)	(15,896)
Regular hub activities		(41,472)	(3,129)	(44,601)
Other costs		(4,332)	(3,191)	(7,523)
		(429,544)	(96,754)	(526,298)
NET INCOME		(5,626)	9,353	3,727
NET MOVEMENT IN FUNDS		(5,626)	9,353	3,727
RECONCILIATION OF FUNDS:				
Total funds brought forward		(68,693)	53,888	(14,805)
TOTAL FUNDS CARRIED FORWARD	20	(74,319)	63,241	(11,078)

The notes on pages 18 to 25 form part of these financial statements.

Age Concern Southend-On-Sea CIO
Balance Sheet
As At 31 March 2025

				2025	2024
		Unrestricted funds	Restricted funds	Total funds	Total funds
	Notes	£	£	£	£
FIXED ASSETS					
Tangible Assets	14	156,120	5,622	161,742	165,762
		156,120	5,622	161,742	165,762
CURRENT ASSETS					
Debtors	15	17,528	(1)	17,527	17,132
Cash at bank and in hand		24,175	20,045	44,220	100,452
		41,703	20,044	61,747	117,584
Creditors: Amounts Falling Due Within One Year	16	(311,222)	-	(311,222)	(275,424)
NET CURRENT ASSETS (LIABILITIES)		(269,519)	20,044	(249,475)	(157,840)
TOTAL ASSETS LESS CURRENT LIABILITIES		(113,399)	25,666	(87,733)	7,922
Creditors: Amounts Falling Due After More Than One Year	17	-	-	-	(19,000)
NET LIABILITIES		(113,399)	25,666	(87,733)	(11,078)
FUNDS OF THE CHARITY					
Restricted Funds				25,666	63,241
Unrestricted Funds				(113,399)	(74,319)
TOTAL FUNDS	20			(87,733)	(11,078)

Age Concern Southend-On-Sea CIO
Balance Sheet (continued)
As At 31 March 2025

For the year ending 31 March 2025 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

On behalf of the board

C Couch

Trustee

Date

The notes on pages 18 to 25 form part of these financial statements.

1. General Information

Age Concern Southend-On-Sea CIO is a company limited by guarantee, incorporated in England & Wales, registered number CE003720 and registered charity number 1160916. The registered office is .

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "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 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006.

The charitable company is a Public Benefit Entity as defined by FRS 102.

2.2. Incoming Resources

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

2.3. Resources Expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

2.4. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Leasehold	Over the lease term
Plant & Machinery	15% on cost
Fixtures & Fittings	15% on cost

2.5. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

Age Concern Southend-On-Sea CIO
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

	Unrestricted funds	Restricted funds	2025 Total funds
	£	£	£
Donations and gifts	34,599	-	34,599
Gift aid	8,651	-	8,651
Grants	25,000	55,147	80,147
	<u>68,250</u>	<u>55,147</u>	<u>123,397</u>

	Unrestricted funds	Restricted funds	2024 Total funds
	£	£	£
Donations and gifts	114,040	-	114,040
Gift aid	-	-	-
Grants	36,279	106,107	142,386
	<u>150,319</u>	<u>106,107</u>	<u>256,426</u>

4. Income from Other Trading Activities

	2025	2024
	Unrestricted funds	Unrestricted funds
	£	£
Café income	<u>44,301</u>	<u>26,112</u>

5. Investment Income

	2025	2024
	Unrestricted funds	Unrestricted funds
	£	£
Bank interest receivable	<u>920</u>	<u>2,870</u>

Age Concern Southend-On-Sea CIO
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

6. Other Income

	2025	2024
	Unrestricted funds	Unrestricted funds
	£	£
Rental income	78,745	82,328
Other charitable income	75	-
	<u>78,820</u>	<u>82,328</u>

7. Net Income/(Expenditure)

The net (expenditure)/income is stated after charging/(crediting):

	2025	2024
	£	£
Bad debts	150	40
Depreciation of tangible fixed assets - owned	11,026	10,229
Gain/Loss on disposal of tangible fixed assets	(172)	21

8. Analysis of Expenditure

		2025
	Activities undertaken directly	Support costs (see note 9)
	£	£
Raising funds	4,725	-
Office Costs	295	43,498
Repairs and subcontractors	-	57,751
Staff costs	-	244,665
Rent and utilities	-	110,613
Governance costs	-	16,595
Regular hub activities	44,248	-
Other costs	-	5,708
	<u>49,268</u>	<u>478,830</u>
		<u>528,098</u>

Age Concern Southend-On-Sea CIO
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

			2024
	Activities undertaken directly	Support costs	Total
	£	(see note 9)	£
Raising funds	4,888	-	4,888
Office Costs	259	42,584	42,843
Repairs and subcontractors	-	29,648	29,648
Staff costs	-	262,369	262,369
Rent and utilities	-	118,530	118,530
Governance costs	-	15,896	15,896
Regular hub activities	44,601	-	44,601
Other costs	-	7,523	7,523
	<u>49,748</u>	<u>476,550</u>	<u>526,298</u>

9. Support Costs

							2025
	Office Costs	Repairs and subcontractors	Staff costs	Rent and utilities	Governance costs	Other costs	Total
	£	£	£	£	£	£	£
Employee costs	-	-	244,665	-	2,481	-	247,146
Premises expenses	9,530	-	-	110,613	-	-	120,143
General administration	22,942	57,751	-	-	2,103	5,880	88,676
Depreciation	11,026	-	-	-	-	(172)	10,854
Interest payable	-	-	-	-	9,425	-	9,425
Governance costs	-	-	-	-	2,586	-	2,586
	<u>43,498</u>	<u>57,751</u>	<u>244,665</u>	<u>110,613</u>	<u>16,595</u>	<u>5,708</u>	<u>478,830</u>

							2024
	Office Costs	Repairs and subcontractors	Staff costs	Rent and utilities	Governance costs	Other costs	Total
	£	£	£	£	£	£	£
Employee costs	-	-	262,369	-	1,069	-	263,438
Premises expenses	9,160	-	-	118,530	-	-	127,690
General administration	23,195	29,648	-	-	2,556	7,502	62,901

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Age Concern Southend-On-Sea CIO
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

Depreciation	10,229	-	-	-	-	21	10,250
Interest payable	-	-	-	-	9,451	-	9,451
Governance costs	-	-	-	-	2,820	-	2,820
	<u>42,584</u>	<u>29,648</u>	<u>262,369</u>	<u>118,530</u>	<u>15,896</u>	<u>7,523</u>	<u>476,550</u>

10. Independent Examiner's Remuneration

	2025	2024
	£	£
Independent examination of the financial statements	<u>2,688</u>	<u>2,820</u>

11. Staff Costs

Staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	233,081	252,144
Social security costs	7,763	7,891
Other pension costs	3,821	2,334
	<u>244,665</u>	<u>262,369</u>

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

12. Average Number of Employees

Average number of employees during the year was: 20 (2024: 23)

13. Fundraising Costs

To secure a grant of £39,400 from the Veolia Trust to fund the replacement of the first-floor roof at The Haven, pursuant to the requirements of the Landfill Community Fund, it was a requirement that the Charity make a contribution equivalent to 10% of the grant received. This amount (£3,940) is included within Fundraising Costs. Of the grant of £39,400, £19,700 was received in the financial year ended 31 March 2024 and £19,700 was received in the financial year ending 31 March 2025.

Age Concern Southend-On-Sea CIO
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

14. Tangible Assets

	Land & Property			
	Leasehold	Plant & Machinery	Fixtures & Fittings	Total
	£	£	£	£
Cost				
As at 1 April 2024	165,945	63,725	7,649	237,319
Additions	-	7,464	-	7,464
Disposals	-	(510)	-	(510)
As at 31 March 2025	165,945	70,679	7,649	244,273
Depreciation				
As at 1 April 2024	22,523	45,860	3,174	71,557
Provided during the period	2,208	7,671	1,147	11,026
Disposals	-	(52)	-	(52)
As at 31 March 2025	24,731	53,479	4,321	82,531
Net Book Value				
As at 31 March 2025	141,214	17,200	3,328	161,742
As at 1 April 2024	143,422	17,865	4,475	165,762

15. Debtors

	2025	2024
	£	£
Due within one year		
Trade debtors	13,886	8,224
Other debtors	3,641	8,908
	17,527	17,132

16. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Trade creditors	62,477	57,659
Other loans	235,917	207,491
Other creditors	430	434
Taxation and social security	3,296	2,821
Accruals and deferred income	9,102	7,019
	311,222	275,424

Age Concern Southend-On-Sea CIO
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

17. Creditors: Amounts Falling Due After More Than One Year

	2025	2024
	£	£
Other loans	-	19,000

18. Loans

An analysis of the maturity of loans is given below:

	2025	2024
	£	£
Amounts falling due within one year or on demand:		
Other loans	235,917	207,491
	2025	2024
	£	£
Amounts falling due between one and five years:		
Other loans	-	19,000

19. Pension Commitments

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund.

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £3,821 (2024: £2,334).

At the balance sheet date contributions of £NIL were due to the fund and are included in creditors.

20. Movement in Funds

	As at 1 April 2024	Income	Expenditure	Transfers	As at 31 March 2025
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	(74,319)	396,296	(431,148)	(4,228)	(113,399)
Restricted funds					
Redundancy reserve	1,714	-	-	4,228	5,942
Restricted funds	61,527	55,147	(96,950)	-	19,724
Total restricted funds	63,241	55,147	(96,950)	4,228	25,666
Total funds	(11,078)	451,443	(528,098)	-	(87,733)

Age Concern Southend-On-Sea CIO
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

	As at 1 April 2023 £	Income £	Expenditure £	As at 31 March 2024 £
Unrestricted funds				
General:				
General unrestricted fund	(68,693)	423,918	(429,544)	(74,319)
Restricted funds				
Redundancy reserve	1,713	-	1	1,714
Restricted funds	52,175	106,107	(96,755)	61,527
Total restricted funds	53,888	106,107	(96,754)	63,241
Total funds	(14,805)	530,025	(526,298)	(11,078)

1) Redundancy Reserve

The Committee decided in 2001 that £3,000 of the balance on Income and Expenditure account should be ring-fenced to provide a reserve, to cover any eventual redundancy payments. Since then after multiple payments and transfers an opening balance of £5,942 was carried forward on 1st April 2025.

2) Restricted Fund

During the years ending from 31st March 2020 to 31st March 2025 the charity received multiple grants which were designated as restricted funds. These funds as well as the expenses these funds were spent on, have been separated from the general fund leaving a reserve of £19,724.

21. Transactions with Trustees

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.
No trustee expenses have been incurred.

22. Related Party Disclosures

There have been no related party transactions in the reporting period that require disclosure.

Age Concern Southend-On-Sea CIO
Detailed Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2025

	2025	2024
	Total funds	Total funds
	£	£
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	34,599	114,040
Gift aid	8,651	-
Grants	80,147	142,386
	<hr/> 123,397	<hr/> 256,426
Charitable Activities:		
Other charitable income		
Regular hub activities	163,845	150,315
Fundraising events	23,686	11,974
Charity shop income	16,474	-
	<hr/> 204,005	<hr/> 162,289
Other trading activities		
Café income	44,301	26,112
	<hr/> 44,301	<hr/> 26,112
Investments		
Bank interest receivable	920	2,870
	<hr/> 920	<hr/> 2,870
Other		
Rental and other income from property	78,745	82,328
Other charitable income	75	-
	<hr/> 78,820	<hr/> 82,328
	<hr/> 451,443	<hr/> 530,025
EXPENDITURE ON:		
Raising funds		
Fund raising costs	(4,725)	(4,888)
	<hr/> (4,725)	<hr/> (4,888)
Charitable Activities:		
Office Costs		
Operating leases	(295)	(259)
Cleaning	(9,530)	(9,160)
Computer costs	(7,117)	(10,242)
Insurance	(9,327)	(8,775)
Advertising and marketing costs	(1,299)	(799)
Telephone and internet costs	(5,199)	(3,379)

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Age Concern Southend-On-Sea CIO
Detailed Statement of Financial Activities (including Income and Expenditure Account) (continued)
For The Year Ended 31 March 2025

Depreciation of plant and machinery	(7,672)	(6,938)
Depreciation of fixtures and fittings	(1,147)	(1,084)
Depreciation of leasehold land and property	(2,207)	(2,207)
	<u>(43,793)</u>	<u>(42,843)</u>
Repairs and subcontractors		
Repairs, renewals and maintenance	(57,751)	(29,648)
	<u>(57,751)</u>	<u>(29,648)</u>
Staff costs		
Wages and salaries	(233,081)	(252,144)
Employers NI	(7,763)	(7,891)
Employers pensions - defined contributions scheme	(3,821)	(2,334)
	<u>(244,665)</u>	<u>(262,369)</u>
Rent and utilities		
Rent	(84,200)	(90,200)
Rates	(3,424)	(2,243)
Light and heat	(22,989)	(26,087)
	<u>(110,613)</u>	<u>(118,530)</u>
Governance costs		
Staff training	(1,371)	(360)
Staff expenses	(1,110)	(709)
Independent examiner's fees	(102)	-
Legal fees	(40)	(1,140)
Bank charges	(1,811)	(1,376)
Bad debts written off	(150)	(40)
Loan interest	(9,425)	(9,451)
Independent examiner's fees	(2,586)	(2,820)
	<u>(16,595)</u>	<u>(15,896)</u>
Regular hub activities		
Direct café expenses	(12,687)	(9,377)
Regular hub activities costs	(31,561)	(35,224)
	<u>(44,248)</u>	<u>(44,601)</u>
Other costs		
Printing, postage and stationery	(1,821)	(2,411)
Sundry expenses	(4,059)	(5,091)
Loss on disposal of tangible fixed assets	172	(21)
	<u>(5,708)</u>	<u>(7,523)</u>
	<u>(528,098)</u>	<u>(526,298)</u>
NET (EXPENDITURE)/INCOME	<u>(76,655)</u>	<u>3,727</u>