

# AGE CONCERN TWYFORD & DISTRICT

England & Wales · Charity number 1163722

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2015-09-24

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Age Concern  
Polehampton Close  
Twyford  
Reading  
RG10 9RP

**Phone** 0118 934 4040

**Email** [info@ageconcerntwyford.org.uk](mailto:info@ageconcerntwyford.org.uk)

**Website** [www.ageconcerntwyford.org.uk](http://www.ageconcerntwyford.org.uk)

## Activities

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**Objects:** TO PROMOTE THE RELIEF OF ELDERLY PEOPLE IN ANY MANNER WHICH NOW OR HEREAFTER IS DEEMED BY LAW TO BE CHARITABLE IN AND AROUND TWYFORD AND SURROUNDING VILLAGES (THE AREA OF BENEFIT).

**Activities:** Senior Social Club for people 55 and over, Lunch club. Anything for the benefit of the elderly in the six parishes of our area.

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Recreation
- **Who:** Elderly/old People

## Geography

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- Wokingham

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£252,568	£255,229	-	-
2024-03-31	£206,176	£193,173	-	-
2023-03-31	£159,968	£161,923	-	-
2022-03-31	£118,619	£137,286	-	-
2021-03-31	£48,590	£49,130	-	-

## Trustees

Name	Role	Appointed
<b>Nicholas George Crowson</b>	Chair	2025-05-08
Alexander Charles Barfield Barfield		2026-01-26
Andrew Felton		2026-03-26
Jeremy Hinds		2026-03-26
Natalie Yalden		2023-02-16

**AGE CONCERN TWYFORD & DISTRICT**

England & Wales - Charity number 1163722

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# Accounts

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**AGE CONCERN TWYFORD AND DISTRICT**

**Charity Registration Number 1163722**

**AGE CONCERN TWYFORD AND DISTRICT**

**TRUSTEES' ANNUAL REPORT AND ACCOUNTS**

**For the year ended 31<sup>st</sup> March 2025**

Principal Address                      Age Concern Twyford & District  
Polehampton Close  
Twyford  
Berkshire  
RG10 9RP

President                                      Lady Watt

Current Trustees                      Nich Crowson (Chairman)  
Trudie Fell  
Tina Goodwin  
Natalie Yalden  
Kunjan Zav

Bankers                                      Virgin Money  
177 Bothwell Street  
Glasgow  
G2 7ER

Redwood Bank Ltd  
The Nexus Building  
Broadway  
Letchworth Garden City  
Herts  
SG6 3TA

## TRUSTEES REPORT

### FOR THE YEAR ENDED 31<sup>st</sup> March 2025

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The Trustees present their Report and Accounts for the year ended 31<sup>st</sup> March 2025

#### Structure, Governance and Management

The Charity was previously established by a charitable trust deed on 3<sup>rd</sup> October 1988, which has been amended on 13<sup>th</sup> July 1998 and 15<sup>th</sup> July 2004 under the Charity Commission number 800919. As agreed at the 2015 AGM, the status of the Charity was changed from being a Charitable Trust to become a Charitable Incorporated Organisation (CIO). This change took place in September 2015 under a new Charities Commission number 1163722.

The trustees who served during the 2024-2025 year were:

Patrick Heather	- Chair – Resigned 10/10/24
Steve Bryan	- Appointed interim Chair 10/10/2024
Alison Taylor	- Secretary - Started 08/02/2024
Frances Lee Hatlee	- Treasurer – Resigned 31/03/2025
Trudie Fell	
Tina Goodwin	
Natalie Yalden	
Christopher Squires	
Kerry Lerski	- Resigned 16/01/2025
Kim Williamson (nee Bevis)	- Resigned 16/01/2025
Emma Riddell	- Appointed 16/01/2025
Katie Rowland	- Appointed 16/01/2025

The Trustees present their report and the independently examined financial statements for the year from 1<sup>st</sup> April 2024 to 31<sup>st</sup> March 2025. Reference and administration information is set out within this report. The financial statements comply with current statutory requirements for Charities with a turnover of under £500,000 p.a., and the statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102 (effective 1<sup>st</sup> January 2019).

As we are a small charity, we do not employ the services of professional, HR, Legal or Accounting staff. As such we appoint some trustees as officers, who give their time and expertise without recompense, to cover the professional roles needed to run a regulated charity.

## AGE CONCERN TWYFORD AND DISTRICT

The Trustees hold regular monthly Trustee board meetings, where monthly reports relating to policy, operations and finance are tabled and discussed, and full minuted records of these meetings are produced. As well as the monthly meetings, Trustees are in communication with the Manager of the Adult Social Club regularly throughout the year to provide decision making, advice and direction. New trustees are appointed by approval of existing trustees using a selection process to find candidates to fill missing professional skills with the assistance of Involve Community to shortlist suitable candidates.

The Trustees are responsible for preparing the Trustees' Report and the Financial Statement in accordance with the UK Accounting Standards and applicable law and regulations, as laid down by the Charity Commission. The law applicable to charities 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 the incoming resources and application of resources of the Charity for that period.

### **Objectives and Activities**

Please see our website [www.ageconcerntwyford.org.uk](http://www.ageconcerntwyford.org.uk) for full details about our charity and the services offered.

We are a registered charity that operates a small independent adult social Club, based in the centre of Twyford Village, serving the local community. The aim of the Charity is to meet the needs of elderly residents in the area to maintain their independence and quality of life, through the provision of stimulating activities, companionship, entertainment and fun.

We ensure that our members are treated with the respect they deserve and our charity is recognised as 'dementia friendly'. Therefore, in providing this support to the older members of our community, it is hoped that the wellbeing given will reduce the burden on the NHS and Social Care services.

The Charity operates under the strapline of 'friendship and care'.

We serve the local villages of Twyford, Hurst, Wargrave, Sonning, Ruscombe, Charvil and Waltham St Lawrence as well as the Town of Woodley and part of Earley.

A breakdown of the services provided to our members are as follows: -

- Nutritious mid-day meals
- Seated physical exercises
- Brain stimulation exercises
- Carers' support groups offering opportunities to discuss matters of concern, as well as giving advice and guidance on all aspects of care for the elderly over the phone.
- A monthly coffee morning for people living with dementia and their careers.
- A twice weekly lunch club held from 12.30 to 2.00 p.m.

## AGE CONCERN TWYFORD AND DISTRICT

- Mobility Assistance
- Hairdressing, Chiropody and nail bar services
- Crafts and singalong sessions.

Number of attendees in the year – 695. Number of days open in the year – 245.  
Number of sessions attended by members – 3,500

**The Charity also operates an Outreach Programme, with the aim as detailed below.**

There are a number of people over 55 years of age living in and around the Twyford area. The aim of the programme is to make their life more comfortable by letting them know what services and facilities are available to them, and where possible to assist the elderly with help to complete forms etc. The programme is particularly concerned about those people who become socially isolated through no longer having access to transport, or lack of knowledge of how to go about getting a blue badge or even an attendance allowance. The programme also aims to inform our communities of the presence of our Adult Social Club, along with all the activities undertaken, including special events. The outreach programme is there to fulfil our Charity's mission in respect to meeting our overall remit.

### **Transport**

The Charity provides transport to enable our members to attend our Adult Social Club; this is done using the Charity's own vehicle and driver as well as through local Community volunteers who provide the transport in their own vehicles to ferry the Members.

### **Volunteers**

To fulfil the day-to-day activities of our Adult Social Club, including driving our members to and from home, the Charity relies on a number of volunteers, at different times, to supplement our paid staff. There are currently 16 volunteers (5 drivers, 7 carers/helpers and 4 kitchen cook/helpers).

The Trustees would like to express their thanks for all the hard work of their staff and volunteers, for without their effort our Charity would not be the success that it is.

## **Funding**

Funds are normally raised through charges to the Members and the local authority for the services provided. Most of our Charity's Members finance their participation at the Adult Social Club privately. There is however a small number of Members who are sent from Wokingham Borough Council and are paid for directly by the local authority to our Charity, under contract. This contract with Wokingham Borough Council is the only contract our Charity has with either a local authority or Central Government. The value of the contract with the local authority is shown in the Annual Accounts section.

However, the prices charged to our elderly Members and where applicable the local council do not cover the full cost of running the Centre. The Charity is therefore very much reliant on the local community for donations, grants, legacies and various fund-raising activities including collections and raffles.

Fundraising from the general public is normally a vital promotional tool to ensure that we are fulfilling our Charity's remit alongside our normal revenue streams.

The Charity has not used the services of a Professional fundraiser in the year.

## **Main achievements of the charity during the year:**

Our major achievement this year was a highly successful fundraising campaign that enabled us to replace our outdated kitchen and hall carpet, resulting in a modern, easy-to-clean wooden floor that greatly enhances the functionality and appearance of our community space. The kitchen refurbishment was made possible through the phenomenal generosity of businesses and companies in Twyford and the surrounding areas, who offered their services either free of charge or at a reduced cost, demonstrating outstanding local support and community spirit.

£2,243 was also raised from our February charity quiz night.  
We also raised £1,868 from our Christmas Fayre.

## **GRANTS, DONATIONS AND LEGACIES**

The following grants/donations, to supplement our existence and towards our kitchen, were given during the year:

- |                                  |           |
|----------------------------------|-----------|
| 1. The David Brownlow Foundation | = £10,000 |
| 2. The Syder Foundation          | = £10,000 |
| 3. Lions Club.                   | = £5,000  |

## Salary and Wages Policy

It is the policy, to attract and retain the best possible caring staff, to pay our staff in excess of the Government's living wage rates. The rates of pay for 2024-2025, were £12.00 per hour.

The Charity offers staff entry to a Workplace Pension Scheme through Nest Pensions. The Charity pays for those staff who are members a contribution of 3% of total Gross pay.

### **Salary and benefits**

There were no benefits given to staff in the year 2024-2025.

Ranges of Salary Paid in 2024-2025:

Over £25,000 - 2 Staff Members

Over £10,000 under £25,000 = 3 Staff Members.

Under £10,000 - 4 Staff Members.

There was no remuneration or benefits given to any of the Trustees in the 2024-2025 Year.

### **Overseas Income**

This is to confirm that the Charity had no overseas dealings whatsoever for 2024-2025.

### **DBS Checks**

The Charity's policy is that all Trustees, Staff and Volunteers undergo a DBS check, also ensuring that the checks are re-visited every 3 years.

All Staff Members and Volunteers who work in the Club are DBS-checked including drivers. They must sign the Boundary policy, which was agreed would be linked to the Data Protection policy. It was also agreed that temporary staff and short-term volunteers would not be DBS-checked but would be asked to read and sign the Boundary policy. This is carried out and has been certified accordingly.

Wokingham Borough Council have insisted that all associates of our charity, staff, volunteers and Trustees, undertake an on-line safeguarding course, to obtain the necessary certificate.

## **Financial Reserve and Investment Policy**

### **1. AGE CONCERN TWYFORD AND DISTRICT ("ACTD") RESERVES POLICY**

1.1. This policy is written in the light of the Charity Commissioners' guidance "Charity Reserves: Building Resilience" (CC19, January 2016) which states: "All

charities need to develop a policy on reserves which establishes a level of reserves that is right for the charity and clearly explains to its stakeholders why holding these reserves is necessary." (CC19 page 5).

1.2. "Reserves are that part of a charity's unrestricted funds that is freely available to spend on any of the charity's purposes. This definition excludes restricted income funds and endowment funds, although holding such funds may influence a charity's reserves policy. Reserves will also normally exclude tangible fixed assets such as land, buildings and other assets held for the charity's use. It also excludes amounts designated for essential future spending." (CC19 page 4).

## 2. WHAT RESERVES AGE CONCERN NEEDS

2.1. Winding up charity: ACTD has decided that it should keep six months running costs in reserve, in the event of the organisation having to be wound up, to allow for a proper running down. These funds to be held in a restricted account.

2.2. Redundancy: ACTD has decided to keep in reserve a sum equal to the projected cost of staff redundancy, in the event of the organisation having to be wound up. These funds to be held in a restricted account.

2.3. Unexpected costs. ACTD has decided to keep in reserve an unspecified sum of money, to be determined by the Trustees when generating a statement of current Reserves, held against the possibility of unexpected costs. These funds are unrestricted.

2.4 Property repair costs: ACTD has a restricted fund balance earmarked for the necessary structural repair costs that the Age Concern Centre building will require over the coming years. Even though the building is owned by WBC, the Charity is fully responsible for all repairs, maintenance and improvement costs for the building structure.

## INVESTMENTS

The charity holds four short-term investments, these relate to ACTD reserves and funds raised.

\*Redwood 95 day bond £60,000

\*Redwood 95 day account £20,611.60

\*Natwest Reserve (fundraising project account) £16, 348.71

\*Saffron 1 year bond £1,080,86

The total of general reserves at 31 March 2025 is £111,165.

## Risk Assessments

Risk assessments continue and updated when required. These are all in care plans for the Adult Social Club members.

We are pleased to report that the Charity did not suffer from any serious incidents during the year.

## **Principal Risks and Uncertainties.**

1. Revenue and Donations etc. not covering the expenditure in running the Adult Social Club.
2. The ability to attract new members to the Adult Social Club.

We are focussed on Outreach to build awareness of services with offer to local authorities, social care and health services. We are investigating means of diversifying our services to attract a broader range of interested customers.

## **Financial Review**

The accounts for the Charity, for 2024-2025 financial year, show an overall excess of expenditure over revenue of £2,660. The minibus was purchased during the year.

The total booked income was £252,568 compared to £206,177 in 2023-24. The booked income for 2024-2025 included donations for the minibus and kitchen renovation.

The expenditure in the year was £255,229, which compared to £193,173 in 2023-24. This was due to an increase in employee costs of £31,247 (filling of existing vacancies) and an increase of £24,198 in expenditure on building maintenance and improvements.

Overall, at the company year end, the Charity has cash reserves of £112,915.

The debtors figure carried forward from 2024-2025 relating to the Age Concern relate to trade debtors, the sums of which were received post year end.

The creditors figure includes a small amount due to 3 suppliers and PAYE / NI and Pension Contributions paid over post year end.

## **Trustees Responsibilities**

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

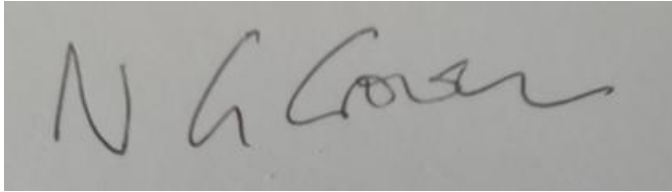
- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departures, disclosed and explained in the financial statement.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, and

## AGE CONCERN TWYFORD AND DISTRICT

the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking responsible steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees of the Charity as at 26<sup>th</sup> January 2026 and signed on its behalf by:

A rectangular box containing a handwritten signature in black ink. The signature appears to be 'N G Crowson' written in a cursive style.

N G Crowson  
Chairman of Trustees

**STATEMENT OF FINANCIAL  
ACTIVITIES**

**YEAR ENDED 31<sup>st</sup> March 2025**

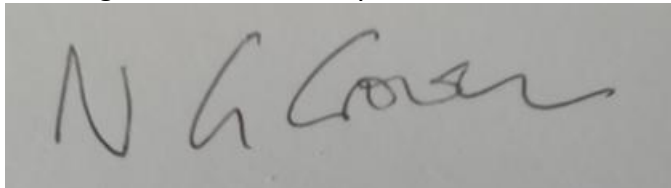
	Note	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Donations & legacies	2	61,168	-	61,168	40,570
Charitable activities	3	184,898	-	184,898	162,288
Investments	4	6,502	-	6,502	3,319
<b>Total income</b>		<b>252,568</b>	<b>-</b>	<b>252,568</b>	<b>206,177</b>
Charitable expenditure	5	255,229	-	255,229	193,173
<b>Net income/ (expenditure)</b>		<b>255,229</b>	<b>-</b>	<b>255,229</b>	<b>193,173</b>
Transfers		-	-	-	-
<b>Net movement in funds</b>		<b>(2,660)</b>	<b>-</b>	<b>(2,660)</b>	<b>13,004</b>
Funds brought forward	9	160,979	-	160,979	147,975
<b>Funds carried forward</b>		<b>158,319</b>	<b>-</b>	<b>158,319</b>	<b>160,979</b>

**BALANCE SHEET****AS AT 31<sup>st</sup> March 2025**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Fixed Assets</b>		
Tangible Assets	47,154	-
<b>Total Fixed Assets</b>	<u><b>47,154</b></u>	<u>-</u>
<b>Current Assets</b>		
Debtors	8,827	3,822
Cash	112,915	161,021
<b>Total Current Assets</b>	<u><b>121,743</b></u>	<u><b>164,843</b></u>
<b>Liabilities</b>		
Creditors	3,770	3,864
Deferred Income	6,807	-
<b>Total Liabilities</b>	<u><b>10,577</b></u>	<u><b>3,864</b></u>
<b>Total Assets less Liabilities</b>	<u><b>158,319</b></u>	<u><b>160,979</b></u>
<b>Total Net Liabilities</b>	<u><b>158,319</b></u>	<u><b>160,979</b></u>
<b>Funds</b>		
Restricted Funds	-	-
Unrestricted Funds:		
General reserves	158,319	160,979
<b>Total Funds</b>	<u><b>158,319</b></u>	<u><b>160,979</b></u>

The notes on pages 12 to 18 form part of these financial statements.

The financial statements were approved by the Board of Trustees on 26<sup>th</sup> January 2026 and were signed on its behalf by:



Nich Crowson  
Chairman of Trustees

**NOTES TO THE ACCOUNTS**

**YEAR ENDED 31<sup>st</sup> March 2025**

**1a Charity Status**

Age Concern Twyford & District is a non-company charity. The charity was registered with the Charity Commission on 24 September 2015 with the charity number 1163722.

**1b Basis of preparation**

The financial statements have been prepared in accordance with the Statement of Recommended Practice for Charities (Charities SORP 2019), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland and the Charities Act 2011. The Charity's functional and presentational currency is Sterling (£).

In preparing the individual financial statements, advantage has been taken of the following disclosure exemptions available in FRS 102 and the Charities SORP:

- the requirement to present a statement of cash flows and the related notes.
- financial instrument disclosures including categories of financial instruments; items of income, expenses, gains, or losses relating to financial instruments; and exposure to and management of financial risks on the basis that the information is included in the financial statements.

In previous years the Charity was not required to prepare accounts in accordance with Charities SORP 2019 and FRS 102 and instead prepared receipts and payments accounts. The comparative figures have been represented in accordance with Charities SORP 2019 and FRS 102.

**1c Going concern**

The trustees have concluded that Age Concern Twyford & District can meet its liabilities as they fall due, for at least 12 months from the signing of these financial statements, and that it is therefore appropriate to prepare the financial statements on a going concern basis.

**1d Restricted Fund**

All donations to Age Concern Twyford & District are deemed to be unrestricted, unless specified by the donor. Unrestricted funds comprise the accumulated surplus of the charity, as noted in the Statement of Financial Activities. These funds are available for use at the discretion of the trustees. Restricted funds are specifically assigned by the donor to support a particular project or care type. Income from restricted donations will only be spent on the specified causes.

**1e Incoming resources**

## AGE CONCERN TWYFORD AND DISTRICT

Income is measured when Age Concern Twyford & District has entitlement to the income, it can be reliably measured, and it is probable that the income will be received. Age Concern Twyford & District has various income streams:

Charitable income: charitable income primarily relates to funds generated through fees received by our and Wokingham Council Members for attendance days at The Age Concern Twyford and District Adult Social Club. Income is recognised as received, which corresponds to when services are provided.

Donations, grants and legacies: this relates to all income from regular donors, Gift Aid and corporate donations. Such income is recognised on receipt, where there are no performance-related conditions which must be met.

Investment income: this comprises interest received on cash at bank and other short-term investments.

### **1f Expenditure**

The Expenditure figures, includes all invoices received and paid by Age Concern Twyford and District for services performed up to and included 31 March 2025. Most suppliers are paid via direct Debit, other invoices received are paid either immediately or shortly after invoices received.

All expenditure is accounted for under the accruals basis and recognised when Age Concern Twyford & District has a legal or constructive obligation to make a payment.

Age Concern Twyford & District has various expenditure streams:

- Charitable activities expenditure relates to costs associated with the provision of our core charitable activities.
- Other expenditure comprises other costs including legal expenses; and
- Support costs: these relate to the ancillary costs of providing support to Age Concern Twyford & District by staff, as well as central administrative and governance costs.

### **1g Tangible Fixed Assets**

Tangible fixed assets are held at cost less depreciation. Assets are depreciated over their useful economic lives on a straight-line basis:

- Furniture and fixings, five years
- Motor Vehicles, nine years

### **1h Debtors**

Debtors include trade debtors and prepayments. Prepayments are payments made for goods or services that will be received in the future. These are initially recorded as assets and amortised over time as the benefit of the prepaid expense is realised. Provision is made for any balances where collection is in doubt.

**1i Financial instruments**

The charity and group have financial assets and financial liabilities that qualify as basic financial instruments recognised under section 11 of FRS 102. The Group enters into basic financial instrument transactions that result in the recognition of financial assets and liabilities like trade and other debtors and creditors.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If such evidence is identified, an impairment loss is recognised in the statement of financial activities.

**1j Tax**

As a registered charity, the charitable company is exempt from taxation of its income and gains to the extent they fall within the charity exemptions in the Corporation Taxes Act 2010. The charitable company is also able to partially recover Value Added Tax (VAT).

**1k Judgements and estimates**

There are no critical accounting estimates or judgements.

**1l New or revised standards or interpretations**

Amendments to FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland and other FRSs Periodic Review 2024 On 27 March 2024, the FRC issued Amendments to FRS 102. The effective date for most amendments is accounting periods beginning on or after 1 January 2026, with earlier adoption permitted. A revised Charities SORP is anticipated with an effective date of 1 January 2026. No standards have been adopted early and none are expected to have a material impact to Age Concern Twyford & District.

**Note 2 Donations and legacies**

Donations and legacies in the year ended 31 March 2025 primarily comprised gifts towards replacement of kitchen and purchase of a new minibus, including Gift Aid thereon.

AGE CONCERN TWYFORD AND DISTRICT

**Note 3 Charitable activities**

<b>2025</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2025 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Wokingham Borough Council	15,478	-	15,478
Private Adult Social Club Charges	117,173	-	117,173
Catering and Entertainment	30,832	-	30,832
Other	21,415	-	21,415
<b>Total income from charitable activities</b>	<b>184,898</b>	<b>-</b>	<b>184,898</b>
<b>2024</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Wokingham Borough Council	33,769	-	33,769
Private Adult Social Club Charges	89,727	-	89,727
Catering and Entertainment	25,676	-	25,676
Other	8,299	-	8,299
<b>Total income from charitable activities</b>	<b>184,898</b>	<b>-</b>	<b>184,898</b>

Other income includes income relating to provision of transport services, membership fees, rent received, fundraising etc.

**Note 3 Investment income**

Investment income comprises interest received on cash at bank and other short-term investments.

**Note 4 Expenditure on charitable activities**

<b>2025</b>	<b>Activities</b>	<b>Support</b>	<b>2025 Total</b>
	<b>undertaken</b>	<b>costs</b>	
	<b>directly</b>		
	<b>£</b>	<b>£</b>	<b>£</b>
Employee costs	176,404	-	176,404
Building maintenance and improvements	-	28,424	28,424
Catering	11,674	-	11,674
Other	11,943	26,784	38,727
<b>Total expenditure on charitable activities</b>	<b>200,021</b>	<b>55,208</b>	<b>255,229</b>

**Note 4 Expenditure on charitable activities (continued)**

<b>2024</b>	<b>Activities undertaken directly £</b>	<b>Support costs £</b>	<b>2024 Total £</b>
Employee costs	145,157	-	145,157
Building maintenance and improvements	-	4,226	4,226
Catering	13,018	-	13,018
Other	5,485	25,287	30,772
<b>Total expenditure on charitable activities</b>	<b>163,660</b>	<b>29,513</b>	<b>193,173</b>

Other activities undertaken directly includes transport, entertainment and hairdresser/chiroprapist services. Other support costs includes utilities, office expenses, insurance, legal and professional fees, training, advertising and printing, depreciation and miscellaneous.

**Note 5 Staff costs**

The average headcount number of employees for the year was 9 (2024: 9).

All staff costs are derived from unrestricted funds and comprise:

	<b>2025 £</b>	<b>2024 £</b>
Wages and salaries	155,059	127,593
Social security costs	16,758	13,790
Defined contribution pension costs	4,587	3,774
<b>Total staff costs</b>	<b>176,404</b>	<b>145,157</b>

There were no staff with aggregate emoluments exceeding £60,000.

Age Concern Twyford & District identifies key management personnel as both the trustees and individuals who make up the senior leadership team.

The charity's key management personnel comprise the trustees, who are responsible for directing and controlling the charity's activities. The members of the Board of Trustees are not remunerated for their services (2024: £nil). No employees have authority over the charity's strategic direction and therefore no employee is considered key management personnel.

**Note 6 Net expenditure**

Net expenditure for the year is stated after charging:

<b>2025 £</b>	<b>2024 £</b>
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AGE CONCERN TWYFORD AND DISTRICT

Depreciation of tangible fixed assets	3,485	-
Utilities	4,934	6,629
Legal and professional fees	1,117	-

**Note 7 Tangible assets**

	<b>Fixtures &amp; Fittings £</b>	<b>Motor Vehicles £</b>	<b>2025 Total £</b>
<b>Cost</b>			
At 1 April 2024	-	-	-
Additions	1,499	49,140	50,639
<b>At 31 March 2025</b>	<b>1,499</b>	<b>49,140</b>	<b>50,639</b>
<b>Accumulated Depreciation</b>			
At 1 April 2024	-	-	-
Charge for the year	300	3,185	3,485
<b>At 31 March 2025</b>	<b>300</b>	<b>3,185</b>	<b>3,485</b>
<b>Net Book Value at 31 March 2025</b>	<b>1,199</b>	<b>45,955</b>	<b>47,154</b>
Net Book Value at 31 March 2024	-	-	-

**Note 8 Debtors**

	<b>2025 £</b>	<b>2024 £</b>
Trade debtors	6,928	2,108
Prepayments	1,900	2,133
<b>Total Debtors</b>	<b>8,728</b>	<b>4,241</b>

## AGE CONCERN TWYFORD AND DISTRICT

### Note 9 Funds

Analysis of assets and liabilities representing funds:

<b>2025</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2025 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible fixed assets	47,154	-	47,154
Current assets	121,743	-	121,743
Liabilities	(10,577)	-	(10,577)
<b>Total funds</b>	<b>158,319</b>	<b>-</b>	<b>(158,319)</b>

<b>2024</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Current assets	164,843	-	164,843
Liabilities	(3,864)	-	(3,864)
<b>Total funds</b>	<b>160,979</b>	<b>-</b>	<b>160,979</b>

### Note 10 Related Party transactions

There were no related party transactions in the year (2024: none).

### Note 11 Post Balance Sheet Events

There were no post balance sheet events to be disclosed (2024: none).

**AGE CONCERN TWYFORD AND DISTRICT**

**Charity Registration Number 1163722**

**AGE CONCERN TWYFORD AND DISTRICT**

**TRUSTEES' ANNUAL REPORT AND ACCOUNTS**

**For the year ended 31<sup>st</sup> March 2025**

Principal Address                      Age Concern Twyford & District  
Polehampton Close  
Twyford  
Berkshire  
RG10 9RP

President                                      Lady Watt

Current Trustees                      Nich Crowson (Chairman)  
Trudie Fell  
Tina Goodwin  
Natalie Yalden  
Kunjan Zav

Bankers                                      Virgin Money  
177 Bothwell Street  
Glasgow  
G2 7ER

Redwood Bank Ltd  
The Nexus Building  
Broadway  
Letchworth Garden City  
Herts  
SG6 3TA

## TRUSTEES REPORT

### FOR THE YEAR ENDED 31<sup>st</sup> March 2025

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The Trustees present their Report and Accounts for the year ended 31<sup>st</sup> March 2025

#### Structure, Governance and Management

The Charity was previously established by a charitable trust deed on 3<sup>rd</sup> October 1988, which has been amended on 13<sup>th</sup> July 1998 and 15<sup>th</sup> July 2004 under the Charity Commission number 800919. As agreed at the 2015 AGM, the status of the Charity was changed from being a Charitable Trust to become a Charitable Incorporated Organisation (CIO). This change took place in September 2015 under a new Charities Commission number 1163722.

The trustees who served during the 2024-2025 year were:

Patrick Heather	- Chair – Resigned 10/10/24
Steve Bryan	- Appointed interim Chair 10/10/2024
Alison Taylor	- Secretary - Started 08/02/2024
Frances Lee Hatlee	- Treasurer – Resigned 31/03/2025
Trudie Fell	
Tina Goodwin	
Natalie Yalden	
Christopher Squires	
Kerry Lerski	- Resigned 16/01/2025
Kim Williamson (nee Bevis)	- Resigned 16/01/2025
Emma Riddell	- Appointed 16/01/2025
Katie Rowland	- Appointed 16/01/2025

The Trustees present their report and the independently examined financial statements for the year from 1<sup>st</sup> April 2024 to 31<sup>st</sup> March 2025. Reference and administration information is set out within this report. The financial statements comply with current statutory requirements for Charities with a turnover of under £500,000 p.a., and the statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102 (effective 1<sup>st</sup> January 2019).

As we are a small charity, we do not employ the services of professional, HR, Legal or Accounting staff. As such we appoint some trustees as officers, who give their time and expertise without recompense, to cover the professional roles needed to run a regulated charity.

## AGE CONCERN TWYFORD AND DISTRICT

The Trustees hold regular monthly Trustee board meetings, where monthly reports relating to policy, operations and finance are tabled and discussed, and full minuted records of these meetings are produced. As well as the monthly meetings, Trustees are in communication with the Manager of the Adult Social Club regularly throughout the year to provide decision making, advice and direction. New trustees are appointed by approval of existing trustees using a selection process to find candidates to fill missing professional skills with the assistance of Involve Community to shortlist suitable candidates.

The Trustees are responsible for preparing the Trustees' Report and the Financial Statement in accordance with the UK Accounting Standards and applicable law and regulations, as laid down by the Charity Commission. The law applicable to charities 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 the incoming resources and application of resources of the Charity for that period.

### **Objectives and Activities**

Please see our website [www.ageconcerntwyford.org.uk](http://www.ageconcerntwyford.org.uk) for full details about our charity and the services offered.

We are a registered charity that operates a small independent adult social Club, based in the centre of Twyford Village, serving the local community. The aim of the Charity is to meet the needs of elderly residents in the area to maintain their independence and quality of life, through the provision of stimulating activities, companionship, entertainment and fun.

We ensure that our members are treated with the respect they deserve and our charity is recognised as 'dementia friendly'. Therefore, in providing this support to the older members of our community, it is hoped that the wellbeing given will reduce the burden on the NHS and Social Care services.

The Charity operates under the strapline of 'friendship and care'.

We serve the local villages of Twyford, Hurst, Wargrave, Sonning, Ruscombe, Charvil and Waltham St Lawrence as well as the Town of Woodley and part of Earley.

A breakdown of the services provided to our members are as follows: -

- Nutritious mid-day meals
- Seated physical exercises
- Brain stimulation exercises
- Carers' support groups offering opportunities to discuss matters of concern, as well as giving advice and guidance on all aspects of care for the elderly over the phone.
- A monthly coffee morning for people living with dementia and their carers.
- A twice weekly lunch club held from 12.30 to 2.00 p.m.

## AGE CONCERN TWYFORD AND DISTRICT

- Mobility Assistance
- Hairdressing, Chiropody and nail bar services
- Crafts and singalong sessions.

Number of attendees in the year – 695. Number of days open in the year – 245.  
Number of sessions attended by members – 3,500

**The Charity also operates an Outreach Programme, with the aim as detailed below.**

There are a number of people over 55 years of age living in and around the Twyford area. The aim of the programme is to make their life more comfortable by letting them know what services and facilities are available to them, and where possible to assist the elderly with help to complete forms etc. The programme is particularly concerned about those people who become socially isolated through no longer having access to transport, or lack of knowledge of how to go about getting a blue badge or even an attendance allowance. The programme also aims to inform our communities of the presence of our Adult Social Club, along with all the activities undertaken, including special events. The outreach programme is there to fulfil our Charity's mission in respect to meeting our overall remit.

### **Transport**

The Charity provides transport to enable our members to attend our Adult Social Club; this is done using the Charity's own vehicle and driver as well as through local Community volunteers who provide the transport in their own vehicles to ferry the Members.

### **Volunteers**

To fulfil the day-to-day activities of our Adult Social Club, including driving our members to and from home, the Charity relies on a number of volunteers, at different times, to supplement our paid staff. There are currently 16 volunteers (5 drivers, 7 carers/helpers and 4 kitchen cook/helpers).

The Trustees would like to express their thanks for all the hard work of their staff and volunteers, for without their effort our Charity would not be the success that it is.

## **Funding**

Funds are normally raised through charges to the Members and the local authority for the services provided. Most of our Charity's Members finance their participation at the Adult Social Club privately. There is however a small number of Members who are sent from Wokingham Borough Council and are paid for directly by the local authority to our Charity, under contract. This contract with Wokingham Borough Council is the only contract our Charity has with either a local authority or Central Government. The value of the contract with the local authority is shown in the Annual Accounts section.

However, the prices charged to our elderly Members and where applicable the local council do not cover the full cost of running the Centre. The Charity is therefore very much reliant on the local community for donations, grants, legacies and various fund-raising activities including collections and raffles.

Fundraising from the general public is normally a vital promotional tool to ensure that we are fulfilling our Charity's remit alongside our normal revenue streams.

The Charity has not used the services of a Professional fundraiser in the year.

## **Main achievements of the charity during the year:**

Our major achievement this year was a highly successful fundraising campaign that enabled us to replace our outdated kitchen and hall carpet, resulting in a modern, easy-to-clean wooden floor that greatly enhances the functionality and appearance of our community space. The kitchen refurbishment was made possible through the phenomenal generosity of businesses and companies in Twyford and the surrounding areas, who offered their services either free of charge or at a reduced cost, demonstrating outstanding local support and community spirit.

£2,243 was also raised from our February charity quiz night.  
We also raised £1,868 from our Christmas Fayre.

## **GRANTS, DONATIONS AND LEGACIES**

The following grants/donations, to supplement our existence and towards our kitchen, were given during the year:

- |                                  |           |
|----------------------------------|-----------|
| 1. The David Brownlow Foundation | = £10,000 |
| 2. The Syder Foundation          | = £10,000 |
| 3. Lions Club.                   | = £5,000  |

## Salary and Wages Policy

It is the policy, to attract and retain the best possible caring staff, to pay our staff in excess of the Government's living wage rates. The rates of pay for 2024-2025, were £12.00 per hour.

The Charity offers staff entry to a Workplace Pension Scheme through Nest Pensions. The Charity pays for those staff who are members a contribution of 3% of total Gross pay.

### **Salary and benefits**

There were no benefits given to staff in the year 2024-2025.

Ranges of Salary Paid in 2024-2025:

Over £25,000 - 2 Staff Members

Over £10,000 under £25,000 = 3 Staff Members.

Under £10,000 - 4 Staff Members.

There was no remuneration or benefits given to any of the Trustees in the 2024-2025 Year.

### **Overseas Income**

This is to confirm that the Charity had no overseas dealings whatsoever for 2024-2025.

### **DBS Checks**

The Charity's policy is that all Trustees, Staff and Volunteers undergo a DBS check, also ensuring that the checks are re-visited every 3 years.

All Staff Members and Volunteers who work in the Club are DBS-checked including drivers. They must sign the Boundary policy, which was agreed would be linked to the Data Protection policy. It was also agreed that temporary staff and short-term volunteers would not be DBS-checked but would be asked to read and sign the Boundary policy. This is carried out and has been certified accordingly.

Wokingham Borough Council have insisted that all associates of our charity, staff, volunteers and Trustees, undertake an on-line safeguarding course, to obtain the necessary certificate.

## **Financial Reserve and Investment Policy**

### **1. AGE CONCERN TWYFORD AND DISTRICT ("ACTD") RESERVES POLICY**

1.1. This policy is written in the light of the Charity Commissioners' guidance "Charity Reserves: Building Resilience" (CC19, January 2016) which states: "All

charities need to develop a policy on reserves which establishes a level of reserves that is right for the charity and clearly explains to its stakeholders why holding these reserves is necessary." (CC19 page 5).

1.2. "Reserves are that part of a charity's unrestricted funds that is freely available to spend on any of the charity's purposes. This definition excludes restricted income funds and endowment funds, although holding such funds may influence a charity's reserves policy. Reserves will also normally exclude tangible fixed assets such as land, buildings and other assets held for the charity's use. It also excludes amounts designated for essential future spending." (CC19 page 4).

## 2. WHAT RESERVES AGE CONCERN NEEDS

2.1. Winding up charity: ACTD has decided that it should keep six months running costs in reserve, in the event of the organisation having to be wound up, to allow for a proper running down. These funds to be held in a restricted account.

2.2. Redundancy: ACTD has decided to keep in reserve a sum equal to the projected cost of staff redundancy, in the event of the organisation having to be wound up. These funds to be held in a restricted account.

2.3. Unexpected costs. ACTD has decided to keep in reserve an unspecified sum of money, to be determined by the Trustees when generating a statement of current Reserves, held against the possibility of unexpected costs. These funds are unrestricted.

2.4 Property repair costs: ACTD has a restricted fund balance earmarked for the necessary structural repair costs that the Age Concern Centre building will require over the coming years. Even though the building is owned by WBC, the Charity is fully responsible for all repairs, maintenance and improvement costs for the building structure.

## INVESTMENTS

The charity holds four short-term investments, these relate to ACTD reserves and funds raised.

\*Redwood 95 day bond £60,000

\*Redwood 95 day account £20,611.60

\*Natwest Reserve (fundraising project account) £16, 348.71

\*Saffron 1 year bond £1,080,86

The total of general reserves at 31 March 2025 is £111,165.

## Risk Assessments

Risk assessments continue and updated when required. These are all in care plans for the Adult Social Club members.

We are pleased to report that the Charity did not suffer from any serious incidents during the year.

## **Principal Risks and Uncertainties.**

1. Revenue and Donations etc. not covering the expenditure in running the Adult Social Club.
2. The ability to attract new members to the Adult Social Club.

We are focussed on Outreach to build awareness of services with offer to local authorities, social care and health services. We are investigating means of diversifying our services to attract a broader range of interested customers.

## **Financial Review**

The accounts for the Charity, for 2024-2025 financial year, show an overall excess of expenditure over revenue of £2,660. The minibus was purchased during the year.

The total booked income was £252,568 compared to £206,177 in 2023-24. The booked income for 2024-2025 included donations for the minibus and kitchen renovation.

The expenditure in the year was £255,229, which compared to £193,173 in 2023-24. This was due to an increase in employee costs of £31,247 (filling of existing vacancies) and an increase of £24,198 in expenditure on building maintenance and improvements.

Overall, at the company year end, the Charity has cash reserves of £112,915.

The debtors figure carried forward from 2024-2025 relating to the Age Concern relate to trade debtors, the sums of which were received post year end.

The creditors figure includes a small amount due to 3 suppliers and PAYE / NI and Pension Contributions paid over post year end.

## **Trustees Responsibilities**

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

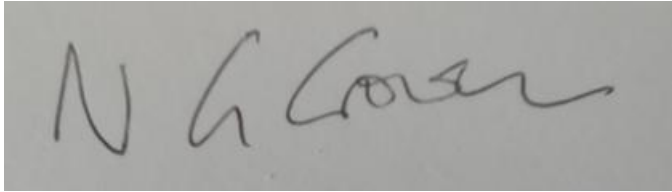
- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departures, disclosed and explained in the financial statement.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, and

## AGE CONCERN TWYFORD AND DISTRICT

the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking responsible steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees of the Charity as at 26<sup>th</sup> January 2026 and signed on its behalf by:

A rectangular box containing a handwritten signature in black ink. The signature appears to be 'N G Crowson' written in a cursive style.

N G Crowson  
Chairman of Trustees

## STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31<sup>st</sup> March 2025

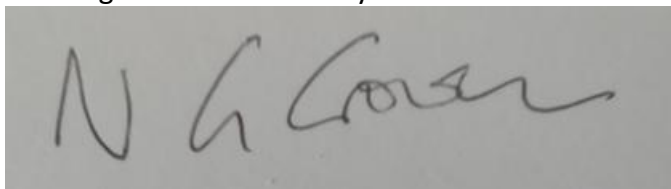
	Note	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Donations & legacies	2	61,168	-	61,168	40,570
Charitable activities	3	184,898	-	184,898	162,288
Investments	4	6,502	-	6,502	3,319
<b>Total income</b>		<b>252,568</b>	<b>-</b>	<b>252,568</b>	<b>206,177</b>
Charitable expenditure	5	255,229	-	255,229	193,173
<b>Net income/ (expenditure)</b>		<b>255,229</b>	<b>-</b>	<b>255,229</b>	<b>193,173</b>
Transfers		-	-	-	-
<b>Net movement in funds</b>		<b>(2,660)</b>	<b>-</b>	<b>(2,660)</b>	<b>13,004</b>
Funds brought forward	9	160,979	-	160,979	147,975
<b>Funds carried forward</b>		<b>158,319</b>	<b>-</b>	<b>158,319</b>	<b>160,979</b>

**BALANCE SHEET****AS AT 31<sup>st</sup> March 2025**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Fixed Assets</b>		
Tangible Assets	47,154	-
<b>Total Fixed Assets</b>	<u><b>47,154</b></u>	<u>-</u>
<b>Current Assets</b>		
Debtors	8,827	3,822
Cash	112,915	161,021
<b>Total Current Assets</b>	<u><b>121,743</b></u>	<u><b>164,843</b></u>
<b>Liabilities</b>		
Creditors	3,770	3,864
Deferred Income	6,807	-
<b>Total Liabilities</b>	<u><b>10,577</b></u>	<u><b>3,864</b></u>
<b>Total Assets less Liabilities</b>	<u><b>158,319</b></u>	<u><b>160,979</b></u>
<b>Total Net Liabilities</b>	<u><b>158,319</b></u>	<u><b>160,979</b></u>
<b>Funds</b>		
Restricted Funds	-	-
Unrestricted Funds:		
General reserves	158,319	160,979
<b>Total Funds</b>	<u><b>158,319</b></u>	<u><b>160,979</b></u>

The notes on pages 12 to 18 form part of these financial statements.

The financial statements were approved by the Board of Trustees on 26<sup>th</sup> January 2026 and were signed on its behalf by:



Nich Crowson  
Chairman of Trustees

**NOTES TO THE ACCOUNTS**

**YEAR ENDED 31<sup>st</sup> March 2025**

**1a Charity Status**

Age Concern Twyford & District is a non-company charity. The charity was registered with the Charity Commission on 24 September 2015 with the charity number 1163722.

**1b Basis of preparation**

The financial statements have been prepared in accordance with the Statement of Recommended Practice for Charities (Charities SORP 2019), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland and the Charities Act 2011. The Charity's functional and presentational currency is Sterling (£).

In preparing the individual financial statements, advantage has been taken of the following disclosure exemptions available in FRS 102 and the Charities SORP:

- the requirement to present a statement of cash flows and the related notes.
- financial instrument disclosures including categories of financial instruments; items of income, expenses, gains, or losses relating to financial instruments; and exposure to and management of financial risks on the basis that the information is included in the financial statements.

In previous years the Charity was not required to prepare accounts in accordance with Charities SORP 2019 and FRS 102 and instead prepared receipts and payments accounts. The comparative figures have been represented in accordance with Charities SORP 2019 and FRS 102.

**1c Going concern**

The trustees have concluded that Age Concern Twyford & District can meet its liabilities as they fall due, for at least 12 months from the signing of these financial statements, and that it is therefore appropriate to prepare the financial statements on a going concern basis.

**1d Restricted Fund**

All donations to Age Concern Twyford & District are deemed to be unrestricted, unless specified by the donor. Unrestricted funds comprise the accumulated surplus of the charity, as noted in the Statement of Financial Activities. These funds are available for use at the discretion of the trustees. Restricted funds are specifically assigned by the donor to support a particular project or care type. Income from restricted donations will only be spent on the specified causes.

**1e Incoming resources**

## AGE CONCERN TWYFORD AND DISTRICT

Income is measured when Age Concern Twyford & District has entitlement to the income, it can be reliably measured, and it is probable that the income will be received. Age Concern Twyford & District has various income streams:

Charitable income: charitable income primarily relates to funds generated through fees received by our and Wokingham Council Members for attendance days at The Age Concern Twyford and District Adult Social Club. Income is recognised as received, which corresponds to when services are provided.

Donations, grants and legacies: this relates to all income from regular donors, Gift Aid and corporate donations. Such income is recognised on receipt, where there are no performance-related conditions which must be met.

Investment income: this comprises interest received on cash at bank and other short-term investments.

### **1f Expenditure**

The Expenditure figures, includes all invoices received and paid by Age Concern Twyford and District for services performed up to and included 31 March 2025. Most suppliers are paid via direct Debit, other invoices received are paid either immediately or shortly after invoices received.

All expenditure is accounted for under the accruals basis and recognised when Age Concern Twyford & District has a legal or constructive obligation to make a payment.

Age Concern Twyford & District has various expenditure streams:

- Charitable activities expenditure relates to costs associated with the provision of our core charitable activities.
- Other expenditure comprises other costs including legal expenses; and
- Support costs: these relate to the ancillary costs of providing support to Age Concern Twyford & District by staff, as well as central administrative and governance costs.

### **1g Tangible Fixed Assets**

Tangible fixed assets are held at cost less depreciation. Assets are depreciated over their useful economic lives on a straight-line basis:

- Furniture and fixings, five years
- Motor Vehicles, nine years

### **1h Debtors**

Debtors include trade debtors and prepayments. Prepayments are payments made for goods or services that will be received in the future. These are initially recorded as assets and amortised over time as the benefit of the prepaid expense is realised. Provision is made for any balances where collection is in doubt.

**1i Financial instruments**

The charity and group have financial assets and financial liabilities that qualify as basic financial instruments recognised under section 11 of FRS 102. The Group enters into basic financial instrument transactions that result in the recognition of financial assets and liabilities like trade and other debtors and creditors.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If such evidence is identified, an impairment loss is recognised in the statement of financial activities.

**1j Tax**

As a registered charity, the charitable company is exempt from taxation of its income and gains to the extent they fall within the charity exemptions in the Corporation Taxes Act 2010. The charitable company is also able to partially recover Value Added Tax (VAT).

**1k Judgements and estimates**

There are no critical accounting estimates or judgements.

**1l New or revised standards or interpretations**

Amendments to FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland and other FRSs Periodic Review 2024 On 27 March 2024, the FRC issued Amendments to FRS 102. The effective date for most amendments is accounting periods beginning on or after 1 January 2026, with earlier adoption permitted. A revised Charities SORP is anticipated with an effective date of 1 January 2026. No standards have been adopted early and none are expected to have a material impact to Age Concern Twyford & District.

**Note 2 Donations and legacies**

Donations and legacies in the year ended 31 March 2025 primarily comprised gifts towards replacement of kitchen and purchase of a new minibus, including Gift Aid thereon.

AGE CONCERN TWYFORD AND DISTRICT

**Note 3 Charitable activities**

<b>2025</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2025 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Wokingham Borough Council	15,478	-	15,478
Private Adult Social Club Charges	117,173	-	117,173
Catering and Entertainment	30,832	-	30,832
Other	21,415	-	21,415
<b>Total income from charitable activities</b>	<b>184,898</b>	<b>-</b>	<b>184,898</b>
<b>2024</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Wokingham Borough Council	33,769	-	33,769
Private Adult Social Club Charges	89,727	-	89,727
Catering and Entertainment	25,676	-	25,676
Other	8,299	-	8,299
<b>Total income from charitable activities</b>	<b>184,898</b>	<b>-</b>	<b>184,898</b>

Other income includes income relating to provision of transport services, membership fees, rent received, fundraising etc.

**Note 3 Investment income**

Investment income comprises interest received on cash at bank and other short-term investments.

**Note 4 Expenditure on charitable activities**

<b>2025</b>	<b>Activities</b>	<b>Support</b>	<b>2025 Total</b>
	<b>undertaken</b>	<b>costs</b>	
	<b>directly</b>		
	<b>£</b>	<b>£</b>	<b>£</b>
Employee costs	176,404	-	176,404
Building maintenance and improvements	-	28,424	28,424
Catering	11,674	-	11,674
Other	11,943	26,784	38,727
<b>Total expenditure on charitable activities</b>	<b>200,021</b>	<b>55,208</b>	<b>255,229</b>

**Note 4 Expenditure on charitable activities (continued)**

2024	Activities undertaken directly £	Support costs £	2024 Total £
Employee costs	145,157	-	145,157
Building maintenance and improvements	-	4,226	4,226
Catering	13,018	-	13,018
Other	5,485	25,287	30,772
<b>Total expenditure on charitable activities</b>	<b>163,660</b>	<b>29,513</b>	<b>193,173</b>

Other activities undertaken directly includes transport, entertainment and hairdresser/chiroprapist services. Other support costs includes utilities, office expenses, insurance, legal and professional fees, training, advertising and printing, depreciation and miscellaneous.

**Note 5 Staff costs**

The average headcount number of employees for the year was 9 (2024: 9).

All staff costs are derived from unrestricted funds and comprise:

	2025 £	2024 £
Wages and salaries	155,059	127,593
Social security costs	16,758	13,790
Defined contribution pension costs	4,587	3,774
<b>Total staff costs</b>	<b>176,404</b>	<b>145,157</b>

There were no staff with aggregate emoluments exceeding £60,000.

Age Concern Twyford & District identifies key management personnel as both the trustees and individuals who make up the senior leadership team.

The charity's key management personnel comprise the trustees, who are responsible for directing and controlling the charity's activities. The members of the Board of Trustees are not remunerated for their services (2024: £nil). No employees have authority over the charity's strategic direction and therefore no employee is considered key management personnel.

**Note 6 Net expenditure**

Net expenditure for the year is stated after charging:

2025 £	2024 £
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AGE CONCERN TWYFORD AND DISTRICT

Depreciation of tangible fixed assets	3,485	-
Utilities	4,934	6,629
Legal and professional fees	1,117	-

**Note 7 Tangible assets**

	<b>Fixtures &amp; Fittings £</b>	<b>Motor Vehicles £</b>	<b>2025 Total £</b>
<b>Cost</b>			
At 1 April 2024	-	-	-
Additions	1,499	49,140	50,639
<b>At 31 March 2025</b>	<b>1,499</b>	<b>49,140</b>	<b>50,639</b>
<b>Accumulated Depreciation</b>			
At 1 April 2024	-	-	-
Charge for the year	300	3,185	3,485
<b>At 31 March 2025</b>	<b>300</b>	<b>3,185</b>	<b>3,485</b>
<b>Net Book Value at 31 March 2025</b>	<b>1,199</b>	<b>45,955</b>	<b>47,154</b>
Net Book Value at 31 March 2024	-	-	-

**Note 8 Debtors**

	<b>2025 £</b>	<b>2024 £</b>
Trade debtors	6,928	2,108
Prepayments	1,900	2,133
<b>Total Debtors</b>	<b>8,728</b>	<b>4,241</b>

AGE CONCERN TWYFORD AND DISTRICT

**Note 9 Funds**

Analysis of assets and liabilities representing funds:

<b>2025</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2025 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible fixed assets	47,154	-	47,154
Current assets	121,743	-	121,743
Liabilities	(10,577)	-	(10,577)
<b>Total funds</b>	<b>158,319</b>	<b>-</b>	<b>(158,319)</b>

<b>2024</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Current assets	164,843	-	164,843
Liabilities	(3,864)	-	(3,864)
<b>Total funds</b>	<b>160,979</b>	<b>-</b>	<b>160,979</b>

**Note 10 Related Party transactions**

There were no related party transactions in the year (2024: none).

**Note 11 Post Balance Sheet Events**

There were no post balance sheet events to be disclosed (2024: none).

## **Independent examiner's report to the trustees of Age Concern Twyford & District ("The Charity")**

I report to the trustees on my examination of the accounts of the Age Concern Twyford & District for the year ended 31 March 2025.

### **Responsibilities and basis of report**

As the charity trustees of Age Concern Twyford & District you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). You are satisfied that the accounts of the Charity are not required by charity law to be audited and have chosen instead to have an independent examination.

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the consolidated accounts present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

### **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 Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Age Concern Twyford & District as required by section 130 of the Act; or
2. the accounts do not accord with those records;
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; 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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed:



Name: Wendy Hunter

Relevant professional qualification or membership of professional bodies: Fellow of the Institute of Chartered accountants in England and Wales

Address: 61 Hermitage Drive, Twyford, Berkshire RG10 9HT

Date: 28 January 2026

**AGE CONCERN TWYFORD & DISTRICT**

England & Wales - Charity number 1163722

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# Accounts

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Charity Registration Number 1163722

**AGE CONCERN TWYFORD AND DISTRICT**

**TRUSTEES' ANNUAL REPORT AND ACCOUNTS**

**For the year ended 31<sup>st</sup> March 2024**

Principal Address            Age Concern Twyford & District  
Polehampton Close  
Twyford  
Berkshire  
RG10 9RP

President                      Lady Watt

Current Trustees            Patrick Heather (Chairman)  
Frances Lee Hatlee (Treasurer)  
Steve Bryan (HR Matters)  
Kerry Lerski  
Trudie Fell  
Tina Goodwin  
Natalie Yalden  
Chris Squires  
Kim Williamson

Bankers                      Virgin Money  
177 Bothwell Street  
Glasgow  
G2 7ER

Redwood Bank Ltd  
The Nexus Building  
Broadway  
Letchworth Garden City  
Herts  
SG6 3TA

## TRUSTEES REPORT

### FOR THE YEAR ENDED 31<sup>st</sup> March 2024

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The Trustees present their Report and Accounts for the year ended 31<sup>st</sup> March 2024

#### Structure, Governance and Management

The Charity was previously established by a charitable trust deed on 3<sup>rd</sup> October 1988, which has been amended on 13<sup>th</sup> July 1998 and 15<sup>th</sup> July 2004 under the Charity Commission number 800919. As agreed at the 2015 AGM, the status of the Charity was changed from being a Charitable Trust to become a Charitable Incorporated Organisation (CIO). This change took place in September 2015 under a new Charities Commission number 1163722.

The trustees who served during the 2023-2024 year were:

Patrick Heather - Chairman  
Matt Everson - Secretary - Resigned 08/02/2024  
Mike Blom-Cooper - Treasurer - Resigned 10/08/2023  
Frances Lee Hatlee - Treasurer - Appointed into role 10/08/23  
Steve Bryan - HR Matters  
Trudie Fell  
Tina Goodwin  
Kerry Lerski  
Natalie Yalden  
Kim Williamson (nee Bevis)  
Christopher Squires - Appointed 08/06/2023

The Trustees present their report and the independent examined financial statements for the year from 1<sup>st</sup> April 2023 to 31<sup>st</sup> March 2024. Reference and administration information is set out within this report. The financial statements comply with current statutory requirements for Charities with a turnover of under £250,000 p.a., and the statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102 (effective 1<sup>st</sup> January 2019).

As we are a small charity, we do not employ the services of professional, HR, Legal or Accounting staff. As such we appoint some trustees as officers, who give their time and expertise without recompense, to cover the professional roles needed to run a regulated charity.

The Trustees hold regular monthly Trustee board meetings, where monthly reports relating to policy, operations and finance are tabled and discussed, and full minuted records of these meetings are produced. As well as the monthly meetings, Trustees are in communication with the Manager of the Adult Social Club regularly throughout the year to provide decision making, advice and direction.

The Trustees are responsible for preparing the Trustees' Report and the Financial Statement in accordance with the UK Accounting Standards and applicable law and regulations, as laid down by the Charity Commission. The law applicable to charities 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 the incoming resources and application of resources of the Charity for that period.

### **Objectives and Activities**

Please see our website [www.ageconcerntwyford.org.uk](http://www.ageconcerntwyford.org.uk) for full details about our charity and the services offered.

We are a registered charity, that operates a small independent adult social Club, based in the centre of Twyford Village, that serves the local community: the aim of the Charity is to meet the needs of elderly residents in the area to maintain their independence and quality of life, through the provision of stimulating, activities, companionship, entertainment and fun.

We ensure that our members are treated with the respect they deserve and our charity is recognised as 'dementia friendly'. Therefore, in providing this support to the older members of our community, it is hoped that the wellbeing given will reduce the burden on the NHS and Social Care services.

The Charity operates under the strapline of 'friendship and care'.

We serve the local villages of Twyford, Hurst, Wargrave, Sonning, Ruscombe, Charvil and Waltham St Lawrence. as well as the Town of Woodley and part of Earley.

A breakdown of the services provided to our members are as follows: -

- Nutritious mid-day meals
- Seated physical exercises
- Brain stimulation exercises
- Carers' support groups offering opportunities to discuss matters of concern, as well as giving advice and guidance on all aspects of care for the elderly over the phone
- A monthly coffee morning for people living with dementia and their careers.
- A weekly lunch club held from 12.30 to 2.00 p.m.
- Mobility Assistance
- Hairdressing and Chiropody services
- Crafts and singalong sessions.

Number of attendees in the year – 584. Number of days open in the year – 245.  
Number of sessions attended by members – 3,011.

**The Charity also operates an Outreach Programme, with the aim as detailed below.**

There are a number of people over 55 years of age living in and around the Twyford area. The aim of the programme is to make their life more comfortable by letting them know what services and facilities are available to them, and where possible to assist the elderly with help to complete forms etc. The programme is particularly concerned about those people who become socially isolated through no longer having access to transport, or lack of knowledge of how to go about getting a blue badge or even an attendance allowance. The programme also aims to inform our communities of the presence of our Adult Social Club, along with all the activities undertaken, including special events. The outreach programme is there to fulfil our Charity's mission in respect to meeting our overall remit.

#### **Transport**

The Charity provides transport to enable our members to attend our Adult Social Club; this is done using the Charity's own vehicle and driver as well as through local Community volunteers who provide the transport in their own vehicles to ferry the Members.

#### **Volunteers**

To fulfil the day-to-day activities of our Adult Social Club, including driving our members to and from home, the Charity relies on a number of volunteers, at different times, to supplement our paid staff. There are currently only 18 volunteers (8 drivers, 6 carers/helpers and 4 kitchen cook/helpers).

The Trustees would like to express their thanks for all the hard work of their staff and volunteers, for without their effort our Charity would not be the success that it is.

## Funding

Funds are normally raised through charges to the Members and the local authority for the services provided. Most of our Charity's Members finance their participation at the Adult Social Club privately. There is however a small number of Members who are sent from Wokingham Borough Council and are paid for directly by the local authority to our Charity, under contract. This contract with Wokingham Borough Council is the only contract our Charity has with either a local authority or Central Government. The value of the contract with the local authority is shown in the Annual Accounts section.

However, the prices charged to our elderly Members and where applicable the local council do not cover the full cost of running the Centre. The Charity is therefore very much reliant on the local community for donations, grants, legacies and various fund-raising activities including collections and raffles.

Fundraising from the general public is normally a vital promotional tool to ensure that we are fulfilling our Charity's remit alongside our normal revenue streams.

The Charity has not used the services of a Professional fundraiser in the year

## Main achievements of the charity during the year:

Our current minibus is far too small and must make numerous journeys to collect and return guests, whereas a larger minibus would prove more cost effective, due to its increased capacity, reducing the number of journeys and freeing up more time for other activities. The Charity has raised cash and pledges this year totalling approximately £50,000, the total amount of which will go towards the purchase of a new Minibus

We also raised £1,730 from our Christmas Fayre.

## GRANTS, DONATIONS AND LEGACIES

The following grants/donations, in order to supplement our existence and towards our minibus, were given during the year:

- |                                  |           |
|----------------------------------|-----------|
| 1. The David Brownlow Foundation | = £10,000 |
| 2. The Polehampton Charities     | = £4,118  |
| 3. Shanly Foundation             | = £4,000  |
| 4. Rotary Club of Loddon         | = £1,000  |
| 5. Large Individual Donations    | = £7,500  |

## **Salary and Wages Policy**

It is the policy, to attract and retain the best possible caring staff, to pay our staff in excess of the Government's living wage rates. The rates of pay for 2023-2024, were £12.00 per hour.

The Charity offers staff entry to a Workplace Pension Scheme through Nest Pensions. The Charity pays for those staff who are members a contribution of 3% of total Gross pay.

## **Salary and benefits**

There were no benefits given to staff in the year 2023-2024.

Ranges of Salary Paid in 2023-2024:

Over £25,000 - 2 Staff Members

Over £10,000 under £25,000 = 4 Staff Members.

Under £10,000 - 4 Staff Members.

There was no remuneration or benefits given to any of the Trustees in the 2023-2024 Year.

## **Overseas Income**

This is to confirm that the Charity had no overseas dealings whatsoever for 2023-2024.

## **DBS Checks**

The Charity's policy is that all Trustees, Staff and Volunteers undergo a DBS check, also ensuring that the checks are re-visited every 3 years.

All Staff Members and Volunteers who work in the Club are DBS-checked including drivers. They must sign the Boundary policy, which was agreed would be linked to the Data Protection policy. It was also agreed that temporary staff and short-term volunteers would not be DBS-checked but would be asked to read and sign the Boundary policy. This is carried out and has been certified accordingly.

Wokingham Borough Council have insisted that all associates of our charity, staff, volunteers and Trustees, undertake an on-line safeguarding course, to obtain the necessary certificate.

## Financial Reserve and Investment Policy

### 1. AGE CONCERN TWYFORD AND DISTRICT ("ACTD") RESERVES POLICY

1.1. This policy is written in the light of the Charity Commissioners' guidance "Charity Reserves: Building Resilience" (CC19, January 2016) which states: "All charities need to develop a policy on reserves which establishes a level of reserves that is right for the charity and clearly explains to its stakeholders why holding these reserves is necessary." (CC19 page 5).

1.2. "Reserves are that part of a charity's unrestricted funds that is freely available to spend on any of the charity's purposes. This definition excludes restricted income funds and endowment funds, although holding such funds may influence a charity's reserves policy. Reserves will also normally exclude tangible fixed assets such as land, buildings and other assets held for the charity's use. It also excludes amounts designated for essential future spending." (CC19 page 4).

### 2. WHAT RESERVES AGE CONCERN NEEDS

2.1. Winding up charity: ACTD has decided that it should keep six months running costs in reserve, in the event of the organisation having to be wound up, to allow for a proper running down. These funds to be held in a restricted account.

2.2. Redundancy: ACTD has decided to keep in reserve a sum equal to the projected cost of staff redundancy, in the event of the organisation having to be wound up. These funds to be held in a restricted account.

2.3. Unexpected costs. ACTD has decided to keep in reserve an unspecified sum of money, to be determined by the Trustees when generating a statement of current Reserves, held against the possibility of unexpected costs. These funds are unrestricted.

2.4 Property maintenance costs: ACTD has a restricted fund balance earmarked for the necessary maintenance costs that the Age Concern Centre building will require over the coming years. Even though the building is owned by WBC, the Charity is fully responsible for all maintenance and improvement costs for the building

### INVESTMENTS

In order to improve the cash management of the Charity, with regard to the restricted funds, the Trustees agreed to transfer the Redwood 1 year Bond to a Saffron 1 Year Bond £85,000 and also retain the Redwood 95 day account with a balance of £29,655.

The Trustees also transferred the balance of the NatWest current account to a New Virgin current account £45,731.70, which also contained the donations for the Minibus

## **Risk Assessments**

Risk assessments continue and update when required. These are all in care plans for the Adult Social Club members.

We are pleased to report that the Charity did not suffer from any serious incidents, during the year.

## **Trustee Retirees and changes**

There were a couple of changes to the Trustee Board during 2023-2024 operational year, due to Trustees moving away from the area, retiring and normal resignations.

The following Trustees left their posts in the Year of this report:

Matt Everson - Secretary - resigned 08/02/2024

Mike Blom-Cooper - resigned 10/08/2023

We wish to put on record, our sincere thanks for all their time and effort, dedicated to the Charity over the years of their appointment.

The following were appointed as new Trustees in the Year of this report:

Christopher Squires - appointed - 08/06/2023

Frances Lee Hatlee - Treasurer - appointed 10/08/2023

## **Principal Risks and Uncertainties.**

1. Revenue and Donations etc. not covering the expenditure in running the Adult Social Club.
2. The ability to attract new members to the Adult Social Club.
3. Being able to recruit Caring Staff for the Adult Social Club.
4. Inadequate cover for the Finance functions

## Financial Review

The accounts for the Charity, for 2023-2024 financial year, show an overall excess of expenditure over revenue of £13,003, this also included donations towards the minibus. The minibus was purchased post year end.

The total booked income was £206,176 compared to £159,968 in 2022-23. The booked income for 2023-2024 included donations already received for the purchase of the new minibus in 2024-2025.

The expenditure in the year was £193,173, which compared to £161,923 in 2022-23. This was due to higher staff costs as we recruited a new Centre Manager and purchase of a new fridge, freezer and dishwasher shown under Fixed Asset Payments.

Overall, at the company year end, the Charity has cash reserves of £159,399 including restricted fund £114,655.

The debtors figure carried forward from 2023-2024 relating to the Age Concern relate to trade debtors, the sums of which were received post year end.

The creditors figure includes a small amount due to a supplier, and PAYE/NI and pension contributions paid post year end.

The Trustees are indebted to the support of certain private individuals/businesses for their donations/legacies.

## INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

The Charity's trustees consider that an audit is not required for this year under the Charities Act 2011 part 8 (the Act)) and that an independent examination is sufficient. The Charity under the Act is classified as a small charity (Revenue under £250,000 p.a.) and is subject to presentation relief from the requirements of SORP (FRS102); the Act also allows the accounts to be signed off by an Independent Examiner.

It is my responsibility to:

- examine the accounts (under section 145 of the Act),
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145 of the Act), and
- to state whether particular matters have come to my attention.

My examination was carried out in accordance with General Directions given by the Charity Commission. 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 consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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.

In the course of examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 145 of the Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2019 Act; have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



ACA

29.1.25

Name: Jenny Day

**Financial Controls**

The Treasurer is tasked with keeping the financial records of the Charity. The Centre Manager has the authority to make supplier payments as well as running Payroll and paying over PAYE and Pension payments. Invoices and Expense claims are authorised and paid by the Centre Manager. The majority of our suppliers have direct debits set up with our bankers. This ensures that payments are paid when due.

## RECEIPTS AND PAYMENTS ACCOUNT

YEAR ENDED 31<sup>st</sup> March 2024

	2023-2024			2022-2023
	Unrestricted	Restricted	Total	Total
	Funds	Funds		
	£	£	£	£
<b>RECEIPTS</b>				
Wokingham Borough	33,769	-	33,769	24,044
Private Adult Social Club Charges	89,727	-	89,727	73,000
Catering	25,676	-	25,676	18,901
Share of Shop Profits	5,021	-	5,021	9,264
Donations, Grants and Legacies	40,570	-	40,570	24,529
Transport	1,980	-	1,980	1,664
Membership Fees	1,035	-	1,035	1,578
Rents Received	1,240	-	1,240	1,000
Fund Raising	1,731	-	1,731	4,144
Miscellaneous	246	-	246	30
Hairdresser/Chiropodist	1,863	-	1,863	-
Investment Income	2,054	1,264	3,319	1,814
Total Receipts	204,912	1,264	206,176	159,968

AGE CONCERN TWYFORD AND DISTRICT

	2023-2024		2022-2023	
	Unrestricted	Restricted	Total	Total
	Funds	Funds	£	£
	£	£	£	£
<b>PAYMENTS</b>				
Employee Costs	145,157	-	145,157	124,734
Building Maintenance & Improvements	4,226	-	4,226	6,173
Catering	13,018	-	13,018	10,104
Utilities	6,629	-	6,629	6,017
Office Expenses	9,914	-	9,914	8,692
Insurance	2,951	-	2,951	2,865
Transport	2,073	-	2,073	2,549
Entertainment	2,007	-	2,007	675
Training	1,347	-	1,347	114
Advertising and Printing	347	-	347	-
Chiropodist/Hairdressing Costs	1,405	-	1,405	-
Fixed Asset Payments:	4,099	-	4,099	-
<hr/>				
Total Payments	193,173	-	193,173	161,923
<hr/>				
Surplus / (Deficit) for the Year	11,739	1,264	13,003	-1,955
Fund Assets at 1st April 2023	146,396	-	146,396	144,626
Movement in Funds	11,739	1,264	13,003	1,770
Fund Assets at 31 <sup>st</sup> March 2024	158,135	1,264	159,399	146,396

**BALANCE SHEET****AS AT 31<sup>st</sup> March 2024**

	<b>2024</b>	<b>2023</b>
	£	£
Current Assets		
Debtors	2,242	-
Cash at bank and on hand	161,021	146,396
<b>Total Assets</b>	<b>163,263</b>	<b>146,396</b>
Liabilities		
Creditors	3,864	-
Accruals	-	-
<b>Total Liabilities</b>	<b>3,864</b>	<b>-</b>
<b>Total assets less liabilities</b>	<b>£159,399</b>	<b>£146,396</b>

**Made up of:**

Income Funds		
Unrestricted funds	46,366	29,155
Restricted funds	114,655	117,241
Debtors	2,242	-
Liabilities	-3,864	-
<b>TOTAL ASSETS</b>	<b>£159,399</b>	<b>£146,396</b>

## NOTES TO THE ACCOUNTS

### YEAR ENDED 31<sup>st</sup> March 2024

#### **Basis of preparation**

The accounts have been prepared in accordance with the Statement of Recommended Practice for a small charity with revenue under £250,000, this allows for reporting relief from the full accruals accounting under (SORP FRS102) 'Accounting and Reporting by Charities' issued under the Charities Act 2019. In accordance, the accounts are prepared on a Receipts and Payments basis, completed by March 31<sup>st</sup>, 2024. There is also no requirement to provide a cash flow statement.

#### **Restricted Fund**

The restricted fund has been established for the repair, maintenance and improvement to Age Concern Twyford & District building and its fittings and equipment. There were no drawings on the Restricted Fund in 2023-2024, as there was no major, building and maintenance work undertaken.

#### **Revenue**

The Revenue figures, represent actual monies received up to and including 31/3/2024, Also included are Donations and Grant monies actually received up to and including 31/3/2024, the figures include Gift Aid payments. The majority of revenue received arises from fees received by our and Wokingham Council Members for attendance days at The Age Concern Twyford and District Adult Social Club, this is supplemented as stated by Grants and Donations received.

#### **Expenditure**

The Expenditure figures, includes all Invoices received and paid by Age Concern Twyford and District up to and included 31/3/2024. Most suppliers are paid via direct Debit, other Invoices received are paid either immediately or shortly after invoices received.

#### **Assets**

The Assets of the charity as at 31/3/2024 are cash in the bank and on deposit, together with debtors. A new fridge freezer, new dishwasher and water softener were also purchased in the year and these appear in the Receipts and Payments section under Fixed Asset Payments.

**Liabilities**

The policy of the Charity is that all Invoices are paid on receipt, subject to the cash flow position.

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

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP:
- Make judgements and estimates that are reasonable and prudent:
- State whether applicable accounting standards have been followed, subject to any material departures, disclosed and explained in the financial statement: and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, and the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking responsible steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees of the Charity as at 31<sup>st</sup> March 2024 and signed on its behalf by:



S Bryan  
Acting Chairman of Trustees



F L Hatlee  
Treasurer

**AGE CONCERN TWYFORD & DISTRICT**

England & Wales - Charity number 1163722

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# Accounts

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**Charity Registration Number 1163722**

**AGE CONCERN TWYFORD AND DISTRICT**

**TRUSTEES' ANNUAL REPORT AND ACCOUNTS**

**For the year ended 31<sup>st</sup> March 2023**

Principal Address	The Twyford Centre Polehampton Close Twyford Berkshire RG10 9RP
President	Lady Watt
Current Trustees	Patrick Heather (Chairman) Matt Everson (Deputy Secretary) Mike Blom-Cooper (Treasurer) Steve Bryan (HR Matters) Jean Green Trudie Fell Tina Goodwin Natalie Yalden Kerry Lerski Kim Bevis
Bankers	National Westminster Bank 131, Crockhamwell Road Woodley Berkshire RG10 9DP  Redwood Bank Ltd The Nexus Building Broadway Letchworth Garden City Herts SG6 3TA

# TRUSTEESREPORT

FOR THE YEAR ENDED 31<sup>st</sup> March 2023

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The Trustees present their Report and Accounts for the year ended 31<sup>st</sup> March 2023

## Structure, Governance and Management

The Charity was previously established by a charitable trust deed on 3<sup>rd</sup> October 1988, which has been amended on 13<sup>th</sup> July 1998 and 15<sup>th</sup> July 2004 under the Charity Commission number 800919. As agreed at the 2015 AGM, the status of the Charity was changed from being a Charitable Trust to become a Charitable Incorporated Organisation (CIO). This change took place in September 2015 under a new Charities Commission number 1163722. The trustees who served during the 2022-2023 year were:

Patrick Heather	- Chairman
Pamela Graddon	- Secretary Resigned 13/10/2022
Matt Everson	- Secretary - Appointed into role 13/10/2022
Mike Blom-Cooper	- Treasurer
Melanie Kate Harvey	- Deputy Treasurer – Resigned 14/07/2022
Steve Bryan	- HR Matters
Jean Green	- Resigned as trustee, remaining on as a Member Representative
Trudie Fell	
Tina Goodwin	
Kerry Lerski	
Natalie Yalden	- Appointed 16/02/2023
Kim Bevis	- Appointed 11/11/2022
Michelle Bingham	- Appointed 1/4/2023- Resigned 08/12/2022
Marie Westoby	- Resigned 10/08/2022

The Trustees present their report and the independent examined financial statements for the year from 1<sup>st</sup> April 2022 to 31<sup>st</sup> March 2023. Reference and administration information is set out within this report. The financial statements comply with current statutory requirements for Charities with a turnover of under £250,000 p.a., and the statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102 (effective 1<sup>st</sup> January 2019).

As we are a small charity, we do not employ the services of professional, HR, Legal or Accounting staff. As such we appoint some trustees as officers, who give their time and expertise without recompense, to cover the professional roles needed to run a regulated charity.

The Trustees hold regular monthly Trustee board meetings, where monthly reports relating to policy, operations and finance are tabled and discussed, and full minuted records of these meetings are produced. As well as the monthly meetings, Trustees are in communication with the Manager of the Day Care Centre regularly throughout the year to provide decision making, advice and direction.

The Trustees are responsible for preparing the Trustees' Report and the Financial Statement in accordance with the UK Accounting Standards and applicable law and regulations, as laid down by the Charity Commission. The law applicable to charities 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 the incoming resources and application of resources of the Charity for that period.

### COVID-19 PANDEMIC

The Covid-19 pandemic, as per all charities throughout the UK, has continued to impact our Charity.

Again, as last year, a number of our members failed to return to the Centre once the lockdowns were lifted. During the year, even though our finances have improved for the year, we still have not returned to pre-pandemic levels, in terms of attendees and revenue amounts. This has been a continuing concern amongst the Trustees as to the continued viability of the Charity. However, thanks to the continuing financial support from the community and by controlling our overhead costs, we have been able to keep a firm hold of the situation and kept our finances in good enough shape, to enable us to continue to offer our caring services going forward.

### Objectives and Activities

Please see our website [www.age-concern-twyford](http://www.age-concern-twyford), which has recently been updated, for full details about our charity and the services offered.

We are a registered charity, that operates a small independent day centre, based in the centre of Twyford Village, that serves the local community: the aim of the Charity is to meet the needs of elderly residents in the area to maintain their independence and quality of life, through the provision of stimulating, activities, companionship, entertainment and fun. We ensure that our members are treated with the respect they deserve and our charity is recognised as 'dementia friendly'. Therefore, in providing this support to the older members of our community, it is hoped that the wellbeing given will reduce the burden on the NHS and Social Care services.

The Charity operates under the strapline of 'friendship and care'.

We serve the local villages of Twyford, Hurst, Wargrave, Sonning, Ruscombe, Charvil and Waltham St Lawrence. as well as the Town of Woodley and part of Earley.

A breakdown of the services provided to our members are as follows: -

- Nutritious mid-day meals
- Seated physical exercises
- Brain stimulation exercises
- Carers' support groups offering opportunities to discuss matters of concern, as well as giving advice and guidance on all aspects of care for the elderly over the phone

- A twice-monthly coffee morning for people living with dementia and their careers.
- A weekly lunch club held from 12.30 to 2.00 p.m.
- Mobility Assistance
- Hairdressing and Chiropody services ● Crafts and singalong sessions.

**The Charity also operates an Outreach Programme, with the aim as detailed below.**

There are a number of people over 60 years of age living in and around the Twyford area. The aim of the programme is to make their life more comfortable by letting them know what services and facilities are available to them, and where possible to assist the elderly with help to complete forms etc. The programme is particularly concerned about those people who become socially isolated through no longer having access to transport, or lack of knowledge of how to go about getting a blue badge or even an attendance allowance. The programme also aims to inform our communities of the presence of our Day Care Centre, along with all the activities undertaken, including special events. The outreach programme is there to fulfil our Charity's mission in respect to meeting our overall remit.

## **Transport**

The Charity provides transport to enable our members to attend our Day Care Centre; this is done using the Charity's own vehicle and driver as well as through local Community volunteers who provide the transport in their own vehicles to ferry the Members.

## **Volunteers**

In order to fulfil the day-to-day activities of our Day Centre, including driving our members to and from home, the Charity relies on a number of volunteers, at different times, to supplement our paid staff. There are in normal times around 30 volunteers on our books; however, again, for this year because of the pandemic, a number of our volunteers did not return. There are currently only 5 volunteers, 2 for driving members and 3 for working in the Day Care Centre.

The reduced number of volunteers has put more pressure on our existing Care staff.

The Trustees would like to express their thanks for all the hard work of their staff and volunteers, for without their effort our Charity would not be the success that it is.

## **Funding**

Funds are normally raised through charges to the Members and the local authority for the services provided. Most of our Charity's Members finance their participation at the Day Centre privately. There is however a small number of Members who are sent from Wokingham Borough Council and are paid for directly by the local authority to our Charity, under contract. This contract with Wokingham Borough Council is the only contract our Charity has with either a local authority or Central Government. The value of the contract with the local authority is shown in the Annual Accounts section.

However, the prices charged to our elderly Members and where applicable the local council do not cover the full cost of running the Centre. The Charity is therefore very much reliant on the local community for donations, grants, legacies and various fund-raising activities including collections and raffles.

Fundraising from the general public is normally a vital promotional tool to ensure that we are fulfilling our Charity's remit alongside our normal revenue streams; the Twyford Christmas Fayre, as an example was held in December 2022 in which our Charity participated and around £1,400 was raised.

The Charity has not used the services of a Professional fund raiser in the year.

### **AGE CONCERN SLOUGH AND BERKSHIRE EAST – CHARITY SHOP**

The Charity does not operate any Trading Subsidiaries; however, some income is derived from a share of profits in a local charity shop. Even though the shop uses the Age Concern Twyford and District name it is run by a completely independent organisation separate from our Charity, viz; Age Concern Slough and Berkshire East (ACSABE). The agreement is that ACSABE will pay ACT&D 25% of net profit made on the shop. ACSABE announced a shop loss for 2020-2021, so there was no payments accruing for that year.

However, at the time of this report, our Charity is still awaiting the profit figures for the Twyford shop relating to financial year 2021-2022 and 2022-2023. However, ACSABE agreed to pay our charity £1,500 per month in advance of the profit figures being announced. Our 2021-2022 accounts showed that ACSABE owed our Charity £8,736, as our share of outstanding profit earned in previous years, prior to 2020-2021. The monthly instalments of £1,500, were initially allocated against the debt, which was paid off in September 2022, the subsequent payments were treated as income for the remainder of the year, the accounts for 2022-2023 therefore show a figure of £9,264 for the year.

### **GRANTS DONATIONS AND LEGACIES**

The following grants/donations, in order to supplement our existence, were given during the year:

1. Gift Aid Claim 2021-22 paid in 2022-23	= £ 1,058
2. Parish Councils/Churches Charity funds	= £1,000
3. Polehampton Charities	= £ 3,582
4. Memorial legacy Funds Daphne Turner	= £10,000
5. Wokingham United charities	= £ 4,500
6. Large Individual Donations	= £ 3,600

### **Salary and Wages Policy**

It is the policy, in order to attract and retain the best possible caring staff, to pay our staff in excess of the Governments living wage rates. The rates of pay for 2022-2023, were £10.50p per hour. The new rates from 1/4/2023 were increased to £11.42p per hour.

The Charity offers staff entry to a Workplace Pension Scheme through Nest Pensions. The Charity pays for those staff who are members a contribution of 3% of total Gross pay. Which is higher than the statutory requirement.

## **Financial Reserve and Investment Policy**

The Trustees of the Charity being aware of their financial responsibilities operate a prudent cash reserve policy, to enable the Charity to have reserves to operate for at least one year, should there be a marked downturn in the Charity's financial position. As such the Charity maintains a working capital balance, a working capital reserve balance and a restricted fund reserve cash balance. The restricted fund balance is earmarked for the necessary maintenance costs that the Age Concern Centre building will require over the coming years. Even though the Centre building is owned by Wokingham Borough Council, the Charity is fully responsible for all maintenance and improvement costs for the building. To meet these future liabilities, the policy is to build up this fund further when our financial position allows.

In order to improve the Cash management of the Charity, with regard to the restricted funds, the Trustees agreed in 2018 to purchase a 1-year fixed rate Bond with The Redwood Bank at 1.8% interest. The Redwood Bank is fully regulated with the Financial Conduct Authority (FCA); as such this complies with the Charity's nil risk investment policy. The 4th 1-year Bond matured in November 2022; a decision was then taken by the Trustees to invest £72,286 into a new 1-year Redwood Bank Bond at 2.96% interest and to retain investment into the Redwood bank 95-day notice account at 2.91% interest. The reason was this was to enable easier access to funds should the Charity's cash flow position deteriorate.

At Year End the Redwood 1-year Bond was worth £72,286 and the 95-day account had a balance of £18,828, the total monies invested in Redwood Bank being £91,114.

The Trustees are satisfied that the Charity's risk management policy and procedures adequately address the risks to the Charity arising from its activities where it operates.

Also, during the year, the Charity, closed the Virgin money bank Charity Account as the interest rate offered was way lower, than the market was offering. The balance was transferred to our Nat West restricted fund account, which offered higher interest.

## **Salary and benefits**

There were no benefits given to staff in the year 2022-2023.

Ranges of Salary Paid in 2022-2023

Over £25,000 = 1 Staff Member

Over £10,000 under £25,000 = 3 Staff Members.

Under £10,000 = 6 Staff Members.

There was no remuneration or benefits given to any of the Trustees in the 2022-2023 Year.

## **Overseas Income**

This is to confirm that the Charity had no overseas dealings whatsoever for 2022-2023.

## **DBS Checks**

The Charity's policy is that all Trustees, Staff and Volunteers undergo a DBS check, also ensuring that the checks are re-visited every 3 years.

## AGE CONCERN TWYFORD AND DISTRICT

All Staff Members and Volunteers who work in the Centre are DBS-checked, but Volunteer drivers are not. They have to sign the Boundary policy, which was agreed would be linked to the Data Protection policy. It was also agreed that temporary staff and short-term volunteers would not be DBS-checked but would be asked to read and sign the Boundary policy. This is carried out and has been certified accordingly.

Wokingham Borough Council have insisted, that all associates of our charity, staff, volunteers and Trustees, undertake an on-line safe guarding course, to obtain the necessary certificate.

### Achievements and Performance

#### 2022-2023 Statistics

Total Number of Attendees in Year 2022-20023	467	
Total Number of sessions held in year 2022-2023	2646	
No of Days Centre opened in Year 2022-2023	244	
Membership Revenue 2022-2023		£119,217
Total Expenditure 2022-2023		£161,923
Cost per Session 2022-2023	£61.20	
Revenue per Session 2022=2023	£45.08	

We have now been opened since 20<sup>th</sup> April 2021 after being closed due to the Covid Pandemic that had a huge Impact on the Day Centre and the staff to be able to operate fully for our day care members.

The Centre is now open Monday to Friday for day care in a much more relaxed atmosphere since restrictions were lifted.

Lunch club was restarted for a Monday and a Thursday to build up revenue for the Charity. We still offer afternoon activities to the lunch club members also lunches are offered throughout the week this generates revenue.

We now have 24 new slider chairs that we received through community supported donation.

We also received a further two donations for new lighting throughout the building to create adequate lighting to be safer for our members with poor eyesight. New window blinds to create a more welcoming room and this also gives a lot lighter in the whole building.

Audit with Care Quality WBC

Since the end of the Covid-19 restrictions we are now reviewed by the Care Quality team at Wokingham Borough Council to make sure we are compliant with Health & Safety and all Policies and training for staff and Volunteers are all up to date, these are now required annually.

Risk assessments continue and update when required. These are all in care plans for the day centre members.

Anne Greaves room is now a Treatment room for Chiropody and a hairdresser. This became achievable with the kind donation from Wokingham United Charities.

We have all worked hard to update our Website this goes live in June 2023.

We are pleased to report that the Charity did not suffer from any serious incidents, during the year.

## **Trustee Retirees and changes**

There were an unusual number of changes to the Trustee Board during 2022-2023 operational year, due to Trustees moving away from the area, retiring, taking up more senior trustee posts elsewhere and normal resignations.

The following Trustees left their posts in the Year of this report:

Pamela Graddon – Secretary retired

Melanie Kate Harvey Assistant Treasurer resigned

Michelle Bingham Assistant Treasurer resigned

Marie Westerby - resigned

We wish to put on record, our sincere thanks for all their time and effort, dedicated to the Charity over the years of their appointment.

The following were appointed as new Trustees in the Year of this report:

Kim Bevis – appointed 11/11/2022

Natalie Yalden – appointed 16/02/2023

## **Principal Risks and Uncertainties.**

1. Revenue and Donations etc. not covering the expenditure in running the Day Centre.
2. The ability to attract new members to the Day Care Centre.
3. Being able to recruit Caring Staff for the Day Care Centre.
4. Return of a pandemic
5. Inadequate cover for the Finance functions
6. Redwood Bank balance in excess of £85,000

## **Financial Review**

The accounts for the Charity, for 2022-2023 financial year, show an overall deficit of expenditure over revenue of **(-£1,955)** This was a big improvement on last year's deficit (2021-2022: deficit was **-£18,667**).

The previous, attendance restrictions were lifted for 2022-2023 year and the Day Care Centre is gradually building up its membership numbers. It must be reported that we lost a number of our members during the pandemic. As a result, we still have not reached the attendance levels, of pre Covid restrictions, Therefore, we are continuing to operate at a loss. The Trustees will continue to monitor the financial situation, keeping our expenditure at a minimum. In order to retain our reserves for emergencies, any Building Improvements will need to be kept as low as possible, until we can restore our attendance levels to cover our costs.

Total booked income in the year was £159,968, which was much better than the 2021-2022 figure of £98,528, as the Day Centre being closed for large parts of that year. The Investment income, in line with the increased interest rates available, was higher in the year, compared to the previous year. (£1,814 compared to £820)

The expenditure in the year was £161,923, which as a result of increased activity, including higher energy, staff and catering costs, was more than the 2021-2022 expenditure of £117,194.

The Company vehicle, used for transporting our members was fully depreciated in 2021-22, so the accounts have not booked an asset value for the vehicle. Any revenue received on the sale of the vehicle will be accounted for in the year of sale.

Overall, at the company year end, the Charity has cash reserves of £146,296 including in the restricted fund £117,241.

The debtors figure carried forward from 2021-2022 relating to the Age Concern, Slough and East Berkshire charity shop was paid in full during the year of this report. Please see the section in the report on the Charity Shop.

The Trustees are indebted to the support of certain private individuals for their donations/legacies; the business community of Twyford and District through Twyford Together (formerly Twyford Village Partnership - TVP); Sonning parish council, Twyford and Charvil Parish Councils; St Andrews Church Sonning; Polehampton Charities; and special thanks to the Wokingham United charities and the Cracker fund and Bridge House Twyford, for their continued support for our charity.

### **INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**

The Charity's trustees consider that an audit is not required for this year under the Charities Act 2011 part 8 (the Act) and that an independent examination is sufficient. The Charity under the Act is classified as a small charity (Revenue under £250,000 p.a.) and is subject to presentation relief from the requirements of SORP (FRS102); the Act also allows the accounts to be signed off by an Independent Examiner.

It is my responsibility to:

- examine the accounts (under section 145 of the Act),
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145 of the Act), and
- to state whether particular matters have come to my attention.

My examination was carried out in accordance with General Directions given by the Charity Commission. 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 consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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.

In the course of examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 145 of the Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2019 Act; have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

## **Signed**

### **Francis Lee Hatlee**

8, Land's End  
Henley-on-Thames  
Oxon RG9 1UX

## **Financial Controls**

The Treasurer is tasked with keeping the financial records of the Charity and is the sole authority with our bankers for making supplier payments as well as running Payroll and paying over PAYE and Pension payments. Invoices and Expense claims are authorised by the Day Care Manager and passed over to the Treasurer for payments. The majority of our suppliers have direct debits set up with our bankers. This ensures that payments are paid when due. There is a risk in having just one person responsible for the finances and the Trustees are aware of this and are taking steps to rectify this position.

At present, the Treasurer carries out regular reviews of the Financial Controls, which are documented and held at the Day Care Centre. The Controls and Processes are explained to the Independent Examiner as part of the Auditing procedure.

AGE CONCERN TWYFORD AND DISTRICT

RECEIPTS AND PAYMENTS ACCOUNT

YEAR ENDED 31<sup>st</sup> March 2023

	2022-2023		2022	
	Unrestricted	Restricted	Total	Total
	Funds £	Funds £	£	£
<b>RECEIPTS</b>				
Wokingham Borough	24,044	-	24,044	8,946
Private Day Care Charges	73,000	-	73,000	33,900
Catering	18,901	-	18,901	8,071
Share of Shop Profits	9,264	-	9,264	6,026
Donations, Grants and Legacies	24,529	-	24,529	36,507
Transport	1,664	-	1,664	876
Membership Fees	1,578	-	1,578	993
Rents Received	1,000	-	1,000	1,000
Fund Raising	4,144	-	4,144	1,313
Miscellaneous	30	-	30	76
Sunday Club	0	-	0	0
Investment Income	44	1,770	1,814	820
Total Receipts	158,198	1,770	159,968	98,528

AGE CONCERN TWYFORD AND DISTRICT

**PAYMENTS**

Depreciation	0	-	0	203
Employee Costs	124,734	-	124,734	116,219
Building Maintenance & Improvements	6,173	-	6,173	3,448
Catering	10,104	-	10,104	4,928
Utilities	6,017	-	6,017	1,023
Office Expenses	8,692	-	8,692	5,691
Insurance	2,865	-	2,865	2,930
Transport	2,549	-	2,549	2,412
Miscellaneous	0	-	0	0
Entertainment	675	-	675	27
Training	114	-	114	255
Advertising and Printing	0	-	0	150
Job Retention rebate	0	-	0	-
				20,091
Total Payments	161,923	0	161,923	117,195
	<hr/>	<hr/>	<hr/>	<hr/>
Surplus / (Deficit) for the Year	-3,725	1,770	-1,955	18,667
Fund Assets at 1st April 2022	148,351	0	148,351	148,351
Increase Restricted Fund		1,770	0	<hr/>
		<hr/>		
Fund Assets at 31 <sup>st</sup> March 2023	<u>144,626</u>	<u>1,770</u>	<u>146,396</u>	<u>148,351</u>

**BALANCE SHEET**

AGE CONCERN TWYFORD AND DISTRICT

**AS AT 31<sup>st</sup> March 2023**

Current Assets	2023	2022
Debtors	0	8,736
Cash at bank and on hand	146,396	139,615
Vehicle	0	203
less depreciation	0	203

	146,396	148,351
Total Assets		
Liabilities	0	0
Creditors	0	0
Accruals	0	0
Total Liabilities		
	146,396	148,351
Total assets less liabilities	=====	=====
made up of Income Funds		
Unrestricted funds	29,155	24,144
Restricted funds	117,241	115,471
Vehicle	0	0
Debtors	0	8,736
Liabilities	0	0
TOTAL ASSETS	146,396	148,351

## NOTES TO THE ACCOUNTS

### YEAR ENDED 31<sup>st</sup> March 2023

#### Basis of preparation

The accounts have been prepared in accordance with the Statement of Recommended Practice for a small charity with revenue under £250,000, this allows for reporting relief from the full accruals accounting under (SORP FRS102) ‘Accounting and Reporting by Charities’ issued under the Charities Act 2019. In accordance, the accounts are prepared on a Receipts and Payments basis, completed by March 31<sup>st</sup>, 2023. There is also no requirement to provide a cash flow statement.

#### Restricted Fund

The restricted fund has been established for the repair, maintenance and improvement to The Twyford Centre and its furniture, fittings and equipment. There were no drawings on the Restricted Fund in 2022-2023, as there was no major, building and maintenance work undertaken.

## Revenue

The Revenue figures, represent actual monies received up to and including 31/3/2023, Also included are Donations and Grant monies actually received up to and including 31/3/2023, the figures include Gift Aid payments. The majority of revenue received arises from fees received by our and Wokingham Council Members for attendance days at The Age Concern Twyford and District Day Care Centre, this is supplemented as stated by Grants and Donations received.

## Expenditure

The Expenditure figures, includes all Invoices received and paid by Age Concern Twyford and District up to and included 31/3/2023. Most suppliers are paid via direct Debit, other Invoices received are paid immediately. There will be no material creditor due at year end.

## Assets

The Assets of the charity as at 31/3/2023 are solely cash in the bank and on deposit.

The vehicle was fully depreciated in May 2021. There will be a residual value for the vehicle, but our accounting policy is not to book any value, until the vehicle is disposed off.

## Liabilities

There are no Creditors, booked in the accounts for 2022-202, The policy of the Charity is that all Invoices are paid on receipt, subject to the cash flow position.

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

Select suitable accounting policies and then apply them consistently.

Observe the methods and principles in the Charities SORP:

Make judgements and estimates that are reasonable and prudent:

State whether applicable accounting standards have been followed, subject to any material departures, disclosed and explained in the financial statement: and

Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, and the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking responsible steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees of the Charity as at 31<sup>st</sup> March 2023 and signed on its behalf by:

P Heather  
Chairman of Trustees

*Mike Blom Cooper*  
M A Blom-Cooper  
Treasurer

**AGE CONCERN TWYFORD & DISTRICT**

England & Wales - Charity number 1163722

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# Accounts

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# AGE CONCERN TWYFORD AND DISTRICT

Charity Registration Number 1163722

## AGE CONCERN TWYFORD AND DISTRICT

### TRUSTEES' ANNUAL REPORT AND ACCOUNTS

For the year ended 31<sup>st</sup> March 2022

Principal Address	The Twyford Centre Polehampton Close Twyford Berkshire RG10 9RP
President	Lady Watt
Current Trustees	Patrick Heather (Chairman) Helen Ferguson (Deputy Chairman) Pamela Graddon (Secretary) Matt Everson (Deputy Secretary) Mike Blom-Cooper (Treasurer) Melanie Kate Harvey (Deputy Treasurer) Steve Bryan (HR Matters) Jean Green Trudie Fell Tina Goodwin Marie Westoby Kerry Lerski
Bankers	National Westminster Bank 131, Crockhamwell Road Woodley Berkshire RG10 9DP  Virgin Money Jubilee House Gosforth Newcastle upon Tyne NE34PL  Redwood Bank Ltd The Nexus Building Broadway Letchworth Garden City Herts SG6 3TA

# AGE CONCERN TWYFORD AND DISTRICT

## TRUSTEES REPORT

FOR THE YEAR ENDED 31<sup>st</sup> March 2022

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The Trustees present their Report and Accounts for the year ended 31<sup>st</sup> March 2022

### Structure, Governance and Management

The Charity was previously established by a charitable trust deed on 3<sup>rd</sup> October 1988, which has been amended on 13<sup>th</sup> July 1998 and 15<sup>th</sup> July 2004 under the Charity Commission number 800919. As agreed at the 2015 AGM, the status of the Charity was changed from being a Charitable Trust to become a Charitable Incorporated Organisation (CIO). This change took place in September 2015 under a new Charities Commission number 1163722.

The trustees who served during the 2021-2022 year were:

Patrick Heather	- Chairman
Rob Yeadon	- Deputy Chairman – Resigned 31/12/2021
Helen Ferguson	- Deputy Chairman – Appointed 1/1/2022
Pamela Graddon	- Secretary
Matt Everson	- Deputy Secretary - Appointed 1/4/2021
Mike Blom-Cooper	- Treasurer
Melanie Kate Harvey	- Deputy Treasurer - Appointed 1/4/2021
Gordon Holmes	- HR Matters – Resigned 31/5/2021
Steve Bryan	- HR Matters – Appointed 1/4/2021
Frankie MacMillan	- Retired 13/01/2022
Jean Sinclair	- Resigned 14/2/2022
Jean Green	
Moira Hemson	- Resigned 14/2/2022
Trudie Fell	- Appointed 17/3/2022
Tina Goodwin	- Appointed 17/3/2022
Marie Westoby	- Appointed 17/3/2022
Kerry Lerski	- Appointed 17/3/2022

The Trustees present their report and the independent examined financial statements for the year from 1<sup>st</sup> April 2021 to 31<sup>st</sup> March 2022. Reference and administration information is set out within this report. The financial statements comply with current statutory requirements for Charities with a turnover of under £250,000 p.a., and the statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102 (effective 1<sup>st</sup> January 2019).

As we are a small charity, we do not employ the services of professional, HR, Legal or Accounting staff. As such we appoint some trustees as officers, who give their time and expertise without recompense, to cover the professional roles needed to run a regulated charity.

The Trustees hold regular monthly Trustee board meetings, where monthly reports relating to policy, operations and finance are tabled and discussed, and full minuted records of these meetings are produced. As well as the monthly meetings, Trustees are in communication with the Manager of the Day Care Centre regularly throughout the year to provide decision making, advice and direction.

## **AGE CONCERN TWYFORD AND DISTRICT**

The Trustees are responsible for preparing the Trustees' Report and the Financial Statement in accordance with the UK Accounting Standards and applicable law and regulations, as laid down by the Charity Commission. The law applicable to charities 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 the incoming resources and application of resources of the Charity for that period.

### **COVID-19 PANDEMIC**

The Covid-19 pandemic, as per all charities throughout the UK, has continued to impact our charity, throughout the year. The Centre was open from April, however, in liaison with Wokingham BC as per Covid regulations relating to vulnerable members; the number of members allowed to attend the Day Care Centre was restricted to a maximum of 10 per session. Also, when the Omicron Covid variant struck last December, the Centre was closed for a period.

Again, as last year, this has reduced our revenue position regarding member's attendance fees. This has been a continuing concern amongst the Trustees as to the continued viability of the Charity. However, by reducing our overhead costs, by claiming eligible available Government grants and not to mention the continued financial support from our community, we have been able to keep a firm hold of the situation and kept our finances in good shape, to enable us to continue to offer our caring services going forward.

### **Objectives and Activities**

Through the provision of a Day Care Centre at Twyford village, the main objective of the Charity is to assist elderly residents in the area to maintain their independence and quality of life, and to provide the elderly with companionship, stimulation and entertainment. Therefore, in providing this support to the older members of our community, it is hoped that the wellbeing given will reduce the burden on the NHS and Social Care services.

The Charity operates under the strapline of 'friendship and care'.

We serve the local villages of Twyford, Hurst, Wargrave, Sonning, Ruscombe and Charvil as well as the Town of Woodley and part of Earley.

Limited activities have been available because of Covid-19 restrictions. Those available include -

- Nutritious mid-day meals
- Seated physical exercises
- Brain stimulation exercises
- Carers' support groups offering opportunities to discuss matters of concern, as well as giving advice and guidance on all aspects of care for the elderly over the phone
- A twice-monthly coffee morning for people living with dementia and their Carers over Zoom
- A weekly lunch club held each Thursday from 12.30 to 2.00 p.m.
- Mobility Assistance

## **AGE CONCERN TWYFORD AND DISTRICT**

All the activities of the Charity are held only in England and Wales at our Twyford Village Day Care Centre. The Day Care Centre was open from April 2021 but there were still Covid related restrictions in place which limited the number of members who could attend each session. We still had to restrict all activities, which had to be minimised to maintain the required social distances and restricted access, and only table activities for individuals in their bubbles, because nothing could be shared because of the spread of the virus.

**The Charity also operates an Outreach Programme, with the aim as detailed below.**

There are a number of people over 60 years of age living in and around the Twyford area. The aim of the programme is to make their life more comfortable by letting them know what services and facilities are available to them, and where possible to assist the elderly with help to complete forms etc. The programme is particularly concerned about those people who become socially isolated through no longer having access to transport, or lack of knowledge of how to go about getting a blue badge or even an attendance allowance. The programme also aims to inform our communities of the presence of our Day Care Centre, along with all the activities undertaken, including special events such as our annual musical evening held at The Piggott School. The outreach programme is there to fulfil our Charity's mission in respect to meeting our overall remit.

During the period of the pandemic there was only some limited availability of the non-contact elements of the service.

### **Transport**

The Charity provides transport to enable our members to attend our Day Care Centre; this is done using the Charity's own vehicle and driver as well as through local Community volunteers who provide the transport in their own vehicles to ferry the Members.

For full and comprehensive details of our Charity please visit our website [www.ageconcerntwyford.org.uk](http://www.ageconcerntwyford.org.uk)

### **Volunteers**

In order to fulfil the day-to-day activities of our Day Centre, including driving our members to and from home, the Charity relies on a number volunteers, at different times, to supplement our paid staff. There are in normal times around 30 volunteers on our books; however, again, for this year because of the pandemic, the use of volunteers was greatly restricted. There are currently only 5 volunteers, 2 for driving members and 3 for working in the Day Care Centre.

The reduced number of volunteers put more pressure on our existing Care staff.

The Trustees would like to express their thanks for all the hard work of their staff and volunteers, for without their effort our Charity would not be the success that it is.

# AGE CONCERN TWYFORD AND DISTRICT

## Funding

Funds are normally raised through charges to the Members and the local authority for the services provided. Most of our Charity's Members finance their participation at the Day Centre privately. There is however a small number of Members who are sent from Wokingham Borough Council and are paid for directly by the local authority to our Charity, under contract. This contract with Wokingham Borough Council is the only contract our Charity has with either a local authority or Central Government. The value of the contract with the local authority is shown in the Annual Accounts section.

However, the prices charged to our elderly Members and where applicable the local council do not cover the full cost of running the Centre. The Charity is therefore very much reliant on donations and various fund-raising activities including collections and raffles. However, these normal sources of Income have continued to be greatly reduced in 2021-2022; as a consequence the Charity (though not as a main source of income) supplemented their Income by applying and receiving grants from HM Government and the local authority.

Fundraising from the general public is normally a vital promotional tool to ensure that we are fulfilling our Charity's remit alongside our normal revenue streams; this year because of the pandemic, fund-raising activity was reduced in the year, though the Twyford Christmas Fayre was held in December 2021 in which our Charity participated and around £1,100 was raised.

The Charity has not used the services of a Professional fund raiser in the year.

The Charity does not operate any Trading Subsidiaries; however, some income is derived from a share of profits in a local charity shop. Even though the shop uses the Age Concern Twyford and District name it is run by a completely independent organisation separate from our Charity, viz; Age Concern Slough and Berkshire East (ACSABE). The agreement is that ACSABE will pay ACT&D 25% of net profit made on the shop. ACSABE announced a shop loss for 2020-2021, so there will be no payments accruing for that year.

However, as at the end of 2020-2021 ACSABE owed our Charity £13,710, as our share of profit earned in previous years. An instalment plan was agreed and we were paid an amount each month to reduce the debt. As at year end for 2020-2021, the previous debt was reduced to £2,710. However, during the year ACSABE declared that they owed our charity £6,026 as our final share of shop profit for 2019-2020. As a result, the revised ACSABE debt stood at £8,736, at the end of 2021-2022. We are still awaiting their 2021-22 accounts; they are expected to show a profit and therefore an addition to the end of year debt to AGDC. The repayment schedule will continue until the monies owed are paid back.

The following grants, in order to supplement our existence, were applied for and awarded during the year:

1. HM Government Job Retention Scheme	= £20,091 Furlough Scheme
2. H M Government Covid Grants	= £10,667 Paid via Wokingham BC
3. Gift Aid Claim 2020-2021	= £ 1,478
4. Parish Councils/Churches and Charity funds	= £ 1,937
5. Charity Giving Organisations	= £ 1,105
6. Memorial legacy Funds	= £ 1,037
7. David Brownlow Foundation Outreach	= £20,000
8. Individual Donations	= £ 537

## **AGE CONCERN TWYFORD AND DISTRICT**

As above, item 1, the Charity received 6 separate Furlough Scheme grants to make up the £20,091 total and item 2, the Charity received 2 grants from the local authority, Wokingham Borough Council, to make up the £10,667.

### **Salary and Wages Policy**

As a result of the reduced number of members attending the Day Care Centre, our staff were not required to work all their agreed hours each week. As a result, staff were furloughed under the Government's flexible furlough scheme. As such, staff were paid 80% of their normal wage, for hours not actually worked and for all hours actually worked the staff continued to get 100% of normal pay. In that time the Charity was able to claim back from HMRC, 80% of normal pay for hours not worked, for April until July 2021, 70% for hours not worked in August 2021 and 60% for hours not worked in September 2021. The furlough scheme ended after September 2021 and from October staff were paid 100% of normal pay.

As a result of the pandemic, the agreed pay increase for 2020-2021 was not implemented; however, this pay award was implemented in full for 2021-2022 financial year. All rates of pay are higher than the statutory living wage.

The Charity offers staff entry to a Work Place Pension Scheme through Nest Pensions. The Charity pays for those staff who are members a contribution of 3% of total Gross pay. This is more generous than the Government Work Place Pension contribution rules.

### **Financial Reserve and Investment Policy**

The Trustees of the Charity being aware of their financial responsibilities operate a prudent cash reserve policy, to enable the Charity to have reserves to operate for at least one year, should there be a marked downturn in the Charity's financial position. As such the Charity maintains a working capital balance, a working capital reserve balance and a restricted fund reserve cash balance. The restricted fund balance is earmarked for the necessary maintenance costs that the Age Concern Centre building will require over the coming years. Even though the Centre building is owned by Wokingham Borough Council, the Charity is fully responsible for all maintenance and improvement costs for the building. To meet these future liabilities, the policy is to build up this fund further when our financial position allows.

In order to improve the Cash management of the Charity, with regard to the restricted funds, the Trustees agreed in 2018 to purchase a 1-year fixed rate Bond with The Redwood Bank at 1.8% interest. The Redwood Bank is fully regulated with the Financial Conduct Authority (FCA); as such this complies with the Charity's nil risk investment policy. The third 1-year Bond matured in November 2021; a decision was then taken by the Trustees to invest £70,700 into a new 1-year Redwood Bank Bond at 1% interest and to retain investment into the Redwood bank 95-day notice account at 1.06% interest. The reason was this was to enable easier access to funds should the Charity's cash flow position deteriorate.

At Year End the Redwood 1-year Bond was worth £70,991 and the 95 day account had a balance of £18,471, the total monies invested in Redwood Bank being £89,462.

The Trustees are satisfied that the Charity's risk management policy and procedures adequately address the risks to the Charity arising from its activities where it operates.

# **AGE CONCERN TWYFORD AND DISTRICT**

## **Salary and benefits**

There were no benefits given to staff in the year 2021-2022.

Ranges of Salary Paid in 2021-2022

Over £25,000 = 1 Staff Member (highest salary = £30,009 p.a.)

Over £10,000 under £25,000 = 3 Staff Members.

Under £10,000 = 7 Staff Members.

There was no remuneration or benefits given to any of the Trustees in the 2021-2022 Year.

## **Overseas Income**

This is to confirm that the Charity had no overseas dealings whatsoever for 2021-2022.

## **DBS Checks**

The Charity's policy is that all Trustees, Staff and Volunteers undergo a DBS check, also ensuring that the checks are re-visited every 3 years.

All Staff Members and Volunteers who work in the Centre are DBS-checked, but Volunteer drivers are not. They have to sign the Boundary policy, which was agreed would be linked to the Data Protection policy. It was also agreed that temporary staff and short-term volunteers would not be DBS-checked but would be asked to read and sign the Boundary policy. This is carried out and has been certified accordingly.

## **Achievements and Performance**

We re-opened on 20<sup>th</sup> April 2021 with limited staff after being closed due to the Covid Pandemic that had a huge Impact on the Day Centre and the staff to be able to operate fully for our day care members.

The Centre opened for two days in April; once our day care members increased the Centre then offered three days for day care and from September 2021 the Centre began operating day care services and lunch five days per week.

Lunch Club was restarted Monday 7<sup>th</sup> September 2021 and afternoon activities were offered with additional cost. Lunches are also offered throughout the week to generate revenue. After working alongside the Covid Task Force team at Wokingham Borough Council we were able to remove the protective screens while still required to be at a two-metre distance and staff to continue to always wear full PPE. Members were still required to wear face coverings when entering the Centre and if walking to the bathroom. Once seated then the masks could be removed. This restriction is still ongoing.

We are pleased to report that the Charity did not suffer from any serious incidents, during the year.

## **AGE CONCERN TWYFORD AND DISTRICT**

### **Trustee Retirees and changes**

There were an unusual number of changes to the Trustee Board during 2021-2022 operational year, due to Trustees moving away from the area, retiring, taking up more senior trustee posts elsewhere and normal resignations.

The Charity was fortunate to receive a large number of applicants to fulfil the vacant positions and after full vetting seven new Trustees were appointed during the year.

The following Trustees left their posts in the Year of this report:

Rob Yeadon	- Deputy Chairman – Retired 31/12/2021
Gordon Holmes	- HR Matters – Resigned 31/05/2021
Frankie MacMillan	- Retired 13/01/2022
Jean Sinclair	- Resigned 14/02/2022
Moira Hemson	- Resigned 14/02/2022

We wish to put on record, our sincere thanks for all their time and effort, dedicated to the Charity over the years of their appointment.

The following were appointed as new Trustees in the Year of this report:

Matt Everson	- Deputy Secretary - Appointed 1/4/2021
Melanie Kate Harvey	- Deputy Treasurer - Appointed 1/4/2021
Steve Bryan	- HR Matters – Appointed 1/4/2021
Trudie Fell	- Appointed 17/03/2022
Tina Goodwin	- Appointed 17/03/2022
Marie Westoby	- Appointed 17/03/2022
Kerry Lerski	- Appointed 17/03/2022

### **Principal Risks and Uncertainties.**

1. Revenue and Donations etc. not covering the expenditure in running the Day Centre.
2. The ability to attract new members to the Day Care Centre.
3. Being able to recruit Caring Staff for the Day Care Centre.
4. Return of pandemic
5. Inadequate cover for the Finance functions

# AGE CONCERN TWYFORD AND DISTRICT

## Financial Review

The accounts for the Charity, for 2021-2022 financial year, show an overall deficit of expenditure over revenue of (-£18,667) (2020-2021: deficit was -£540). As previously stated, the Day Care Centre operations were greatly affected by the continuous restrictions imposed by Government, due to the Covid 19 pandemic. Even though we were allowed to open the Day Care Centre for large parts of the year, we were restricted to only allowing a maximum of 10 members to attend each day. This had a huge detrimental effect on our revenue figures in the year: however, compared to the previous year 2020/21 for which we closed for most parts, we did receive around 2/3rds more in members' revenue. Where possible, our Charity made use of the Government's support in the year through means of available grants, alongside the continued support of the local community. Please see the Funding section of this report for more details regarding this support.

Total booked income in the year was £98,528, which was much better than the 2020-2021 figure of £48,590, the Day Centre being closed for large parts of that year. The Investment income, in line with the reduced interest rates available, was lower in the year, compared to the previous year. (£819 compared to £1,383)

In line with the Day Care Centre being opened for most of the year, albeit with restricted attendance, our operating costs were far higher in the year, £117,194 compared to £49,130 spent in 2020-2021. The Trustees agreed to a policy of retaining our staff throughout the year, even though there were periods when staff were not required to work. The Charity made use of the continued Government Flexible Furlough scheme; this allowed us to claim from the Government the Furlough rate for the applicable month, for the normal hours not worked by staff, and we in turn paid the staff 80% of their normal rate. Staff continued to be paid 100% of normal wage for hours actually worked. (see the Salaries and Wages policy section of the report for details). The actual staff costs figure of £116,219 was offset by £20,091 received from HM Government, under the job retention scheme, leaving a net wage spend of £96,218. The rest of the expenditure items went up as a result of the re-opening of the Day Care Centre, though office expenditure was less in the year as a result of large purchases of PPE equipment in 2020-2021, the stock of which was used in the current year. The Utilities were also reduced in 2021-2022 as a result of a refund from British Gas, who were our suppliers of electricity, until we changed back to Utilities Warehouse in April 2021. British Gas continued to operate their Direct Debit mandate, throughout 2020-2021, when we were closed for most of that year. Therefore, on closure of the account, the Charity received a refund which reduced the Utilities cost in 2021-22.

Originally the job retention scheme was due to end in October; the Trustees therefore passed a motion for the Charity to take advantage of the Government's bounce back loan scheme, which enables organisations to borrow money with a low interest rate but with no interest due in the first year. This was a cash-prudent resolution; as a result, an amount of £10,000 was borrowed through Nat West Bank, in October 2020. This loan was not needed and was repaid in October 2021 with no Interest due.

The Company vehicle, used for transporting our members was fully depreciated in 2021-22, so the accounts have not booked an asset value for the vehicle. Any revenue received on the sale of the vehicle will be accounted for in the year of sale.

Overall, at the company year end, the Charity has cash reserves of £139,615 including in the restricted fund of £115,471.

## **AGE CONCERN TWYFORD AND DISTRICT**

The attendance restrictions have been lifted for 2022-2023 year and the Day Care Centre is gradually building up its membership numbers. It has to be reported that we lost a number of our members during the pandemic. Therefore, we are continuing to operate at a loss. The Trustees will continue to monitor the financial situation, keeping our expenditure at a minimum. In order to retain our reserves for emergencies, any Building Improvements will need to be kept as low as possible, until we can restore our attendance levels to cover our costs.

The Trustees are indebted to the support of certain private individuals for their donations/legacies; the business community of Twyford and District through Twyford Together (formerly Twyford Village Partnership - TVP); Sonning parish council, Twyford and Charvil Parish Councils; St Andrews Church Sonning; Polehampton Charities; and special thanks to the David Brownlow Charitable Foundation and the Cracker fund, for their continued support for our Outreach programme.

# AGE CONCERN TWYFORD AND DISTRICT

## INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

The Charity's trustees consider that an audit is not required for this year under the Charities Act 2011 part 8 (the Act) and that an independent examination is sufficient. The Charity under the Act is classified as a small charity (Revenue under £250,000 p.a.) and is subject to presentation relief from the requirements of SORP (FRS102); the Act also allows the accounts to be signed off by an Independent Examiner.

It is my responsibility to:

- examine the accounts (under section 145 of the Act),
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145 of the Act), and
- to state whether particular matters have come to my attention.

My examination was carried out in accordance with General Directions given by the Charity Commission. 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 consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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.

In the course of examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 145 of the Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2019 Act; have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Michelle Bingham FCCA ATT  
3 South View Close  
Twyford  
Reading  
Berks  
RG10 9AY



## Financial Controls

The Treasurer is tasked with keeping the financial records of the Charity and is the sole authority with our bankers for making supplier payments as well as running Payroll and paying over PAYE and Pension payments. Invoices and Expense claims are authorised by the Day Care Manager and passed over to the Treasurer for payments. The majority of our suppliers have direct debits set up with our bankers. This ensures that payments are paid when due. There is a risk in having just one person responsible for the finances and the Trustees are aware of this and are taking steps to rectify this position.

## AGE CONCERN TWYFORD AND DISTRICT

At present, the Treasurer carries out regular reviews of the Financial Controls, which are documented and held at the Day Care Centre. The Controls and Processes are explained to the Independent Examiner as part of the Auditing procedure.

### Statement of Financial Activities

YEAR ENDED 31<sup>st</sup> March 2022

	2021-2022			2021
	Unrestricted	Restricted	Total	Total
	Funds	Funds		
	£	£	£	£
<b>Income</b>				
Wokingham Borough	8,946	-	8,946	18,285
Private Day Care Charges	33,900	-	33,900	7,791
Catering	8,071	-	8,071	1,081
Share of Shop Profits	6,026	-	6,026	0
Donations, Grants and Legacies	36,507	-	36,507	17,601
Transport	876	-	876	450
Membership Fees	993	-	993	1,000
Rents Received	1,000	-	1,000	1,000
Fund Raising	1,313	-	1,313	0
Miscellaneous	76	-	76	0
Job Retention Scheme	20,091	-	20,091	77,162
Investment Income	1	819	820	1,383
<b>Total Income</b>	<b>117,800</b>	<b>819</b>	<b>118,619</b>	<b>125,753</b>

## AGE CONCERN TWYFORD AND DISTRICT

Expenditure	2022			2021
Depreciation	203	-	203	2,256
Employee Costs	116,219	-	116,219	108,877
Building Maintenance & Improvements	3,448	-	3,448	1,270
Catering	4,928	-	4,928	29
Utilities	1,023	-	1,023	1,365
Office Expenses	5,691	-	5,691	8,180
Insurance	2,930	-	2,930	2,679
Transport	2,412	-	2,412	958
Miscellaneous	0	-	0	0
Entertainment	27	-	27	0
Training	255	-	255	250
Advertising and Printing	150	-	150	427
Total Expenditure	137,286	0	137,286	126,291
	<hr/>	<hr/>	<hr/>	<hr/>
Surplus / (Deficit) for the Year	-19,486	819	-18,667	540
Fund Assets at 1st April 2021	167,018	0	167,018	167,018
Movement in Funds	-19,486	819	-18,667	<hr/>
Fund Assets at 31 <sup>st</sup> March 2022	<u>147,532</u>	<u>819</u>	<u>148,351</u>	<u>167,018</u>

# AGE CONCERN TWYFORD AND DISTRICT

## BALANCE SHEET

AS AT 31<sup>st</sup> March 2022

Current Assets	2022	2021
Debtors	8,736	13,710
Cash at bank and on hand	139,615	163,105
Vehicle	203	2,459
less depreciation	203	2,256
	<u>0</u>	<u>203</u>
Total Assets	<u>148,351</u>	<u>177,018</u>
Liabilities		
Creditors	0	10,000
Accruals	0	0
Total Liabilities	<u>0</u>	<u>10,000</u>
Total assets less liabilities	<u>148,351</u>	<u>167,018</u>
made up of		
Income Funds		
Restricted funds	819	
Unrestricted funds	147,532	167,018
TOTAL FUNDS	<u>148,351</u>	<u>167,018</u>

# AGE CONCERN TWYFORD AND DISTRICT

## NOTES TO THE ACCOUNTS

YEAR ENDED 31<sup>st</sup> March 2021

### Basis of preparation

The accounts have been prepared in accordance with the Statement of Recommended Practice for a small charity with revenue under £250,000, this allows for reporting relief from the full accruals accounting under (SORP FRS102) 'Accounting and Reporting by Charities' issued under the Charities Act 2019. In accordance, the accounts are prepared on a Receipts and Payments basis, completed by March 31<sup>st</sup> 2022. There is also no requirement to provide a cash flow statement.

### Restricted Fund

The restricted fund has been established for the repair, maintenance and improvement to The Twyford Centre and its furniture, fittings and equipment. There were no drawings on the Restricted Fund in 2021-2022, as there was no major, building and maintenance work undertaken.

### Revenue

The Revenue figures, represent actual monies received up to and including 31/3/2022, with the exception of the shop profit figure of £6,026, this amount has been added to the debt owed by Age Concern Slough and Berkshire East for the use of our Charity's name on their Twyford Charity Shop. Also included are Donations and Grant monies actually received up to and including 31/3/2022, the figures include Gift Aid payments. The majority of revenue received arises from fees received by our Members for attendance days at The Age Concern Twyford and District Day Care Centre, this is supplemented by Grants and Donations received.

### Expenditure

The Expenditure figures, includes all Invoices received and paid by Age Concern Twyford and District up to and included 31/3/2022. Invoices are paid on receipt. Please note that monies received from HM Government's job retention scheme, to offset the staff costs, are shown as a minus expenditure amount in the accounts.

### Employees Expenditure

Gross Pay	£111,065
Employers NI	£ 2,329
Employers Pens	£ <u>2,805</u>
Total	£ 116,199

The number of Employees during the year = 10

### Assets

Debtors represent monies owed to the Charity up to and including 31/3/2022 by Slough Berkshire East Age Concern, the Organisation which runs the Age Concern Charity shop. Our Charity has an agreement with Age Concern Slough and Berkshire East, that in exchange for using our name, Slough would donate a percentage of their profits to us. Age Concern Slough have confirmed that our Charity is owed the sum of £6,026 for 2019-2020, making a total owed as at 31/3/2022 of £8,736. A repayment scheme has been agreed with ACSABE to

## AGE CONCERN TWYFORD AND DISTRICT

repay the debt in instalments commencing in 2021-22, the booked debt is due for repayment by September 2022. Our Charity is trying to establish the financial profit position of the Twyford shop in 2021-2022. The agreement is our Charity is due 25% of the shop profit, less overheads. It was established that the shop made a loss in the pandemic effected year of 2020-2021, so no payment was due to our Charity for that year.

The vehicle was fully depreciated in May 2021. There will be a residual value for the vehicle but our accounting policy is not to book any value, until the vehicle is disposed off.

### Liabilities

There are no Creditors, booked in the accounts for 2021-2022, all Invoices are paid on receipt, the previous creditor figure of £10,000 shown in the 2020-2021 account represented the 'bounce back' Government backed loan taken out by the Trustees with Nat West Bank; This loan was paid in full with no accrued interest in October 2021.

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

Select suitable accounting policies and then apply them consistently.

Observe the methods and principles in the Charities SORP:

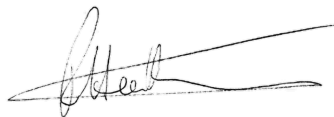
Make judgements and estimates that are reasonable and prudent:

State whether applicable accounting standards have been followed, subject to any material departures, disclosed and explained in the financial statement: and

Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, and the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking responsible steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees of the Charity as at 31<sup>st</sup> March 2022 and signed on its behalf by:



P Heather  
Chairman of Trustees



M A Blom-Cooper  
Treasurer

**AGE CONCERN TWYFORD & DISTRICT**

England & Wales - Charity number 1163722

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# Accounts

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# AGE CONCERN TWYFORD AND DISTRICT

Charity Registration Number 1163722

## AGE CONCERN TWYFORD AND DISTRICT

### TRUSTEES' ANNUAL REPORT AND ACCOUNTS

For the year ended 31<sup>st</sup> March 2021

Principal Address	The Twyford Centre Polehampton Close Twyford Berkshire RG10 9RP
President	Lady Watt
Current Trustees	Patrick Heather (Chairman) Rob Yeadon (Deputy Chairman) Pamela Graddon (Secretary) Mike Blom-Cooper (Treasurer) Gordon Holmes (HR Matters) Frankie Macmillan Jean Sinclair Helen Ferguson Jean Green Moiria Hemson
Bankers	National Westminster Bank 131, Crockhamwell Road Woodley Berkshire RG10 9DP  Virgin Money Jubilee House Gosforth Newcastle upon Tyne NE34PL  Redwood Bank Ltd The Nexus Building Broadway Letchworth Garden City Herts SG6 3TA

# AGE CONCERN TWYFORD AND DISTRICT

## TRUSTEES REPORT

FOR THE YEAR ENDED 31<sup>st</sup> March 2021

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The Trustees present their Report and Accounts for the year ended 31<sup>st</sup> March 2021

### **Structure, Governance and Management**

The Charity was previously established by a charitable trust deed on 3<sup>rd</sup> October 1988, which has been amended on 13<sup>th</sup> July 1998 and 15<sup>th</sup> July 2004 under the Charity Commission number 800919. As agreed at the 2015 AGM, the status of the Charity was changed from being a Charitable Trust to become a Charitable Incorporated Organisation (CIO). This change took place in September 2015 under a new Charities Commission number 1163722.

The trustees who served during the 2020-2021 year were:

Patrick Heather	- Chairman
Rob Yeadon	- Deputy Chairman
Pamela Graddon	- Secretary
Mike Blom-Cooper	- Treasurer
Gordon Holmes	- HR Matters
Frankie MacMillan	
Jean Sinclair	
Helen Ferguson	
Jean Green	
Moira Hemson	

### **COVID-19 PANDEMIC**

The Covid-19 pandemic, as per all charities throughout the UK, has impacted us greatly throughout the year. As per HM Government instructions, with Age Concern's members all in the most vulnerable category, the Day Care Centre was closed at numerous times throughout the year. This has vastly reduced our revenue position regarding member's attendance fees. There was great concern amongst the Trustees that the Charity would not be able to continue and would have to be wound down. However, we have been saved by the various grants that we have been able to claim. The Trustees have been able to keep a firm hold of the situation and have had meetings regularly through video conferencing to make the numerous necessary policy decisions.

### **Objectives and Activities**

Through the provision of a Day Care Centre at Twyford village, the main objective of the charity is to assist elderly residents in the area to maintain their independence and quality of life, and to provide the elderly with companionship, stimulation and entertainment. Therefore, in providing this support to the older members of our community, it is hoped that the wellbeing given will reduce the burden on the NHS and Social Care services.

The charity operates under the strapline of 'friendship and care'.

## **AGE CONCERN TWYFORD AND DISTRICT**

We serve the local villages of Twyford, Hurst, Wargrave, Sonning, Ruscombe and Charvil as well as the Town of Woodley and part of Earley.

The normal activities included in our Day Care Centre are:

- Nutritious mid-day meals
- Entertainment.
- Seated physical exercises
- Hand Massage and Chiropody
- Brain stimulation exercises
- Carers' support groups offering opportunities to discuss matters of concern, as well as giving advice and guidance on all aspects of care for the elderly
- Befriending service.
- A twice monthly coffee morning for people living with dementia and their Carers
- A Sunday lunch club for people who find themselves alone at the weekend and want an afternoon out at the Day Centre
- A weekly lunch club held each Thursday from 12.30 to 2.00 p.m.
- Mobility Assistance
- Handyman services
- Administration services

All the activities of the Charity are held only in England and Wales at our Twyford Village Day Care Centre. However, from 18<sup>th</sup> March 2020, the Centre had to close under the Government's pandemic rules. It was briefly re-opened in September 2020 for two weeks, continuing to be open in October, November and early December 2020. The Centre was then closed again from December 2020 until April 2021. During these lockdown periods all activities had to be minimised to maintain the required social distances and restricted access, and only table activities for individuals in their bubbles, because nothing could be shared because of the spread of the virus.

The Charity also operates an Outreach Programme.

There are a number of people over 70 years of age living in and around the Twyford area. The aim of the programme is to make their life more comfortable by letting them know what services and facilities are available to them, and where possible to assist the elderly with help to complete forms etc. The programme is particularly concerned about those people who become socially isolated through no longer having access to transport, or lack of knowledge of how to go about getting a blue badge or even an attendance allowance. The programme also aims to inform our communities of the presence of our Day Care Centre, along with all the activities undertaken, including special events such as our annual musical evening held at Piggott's school. The outreach programme is there to fulfil our Charity's mission in respect to meeting our overall remit.

### **Transport**

The Charity provides transport to enable our members to attend our Day Care Centre; this is done using the Charity's own vehicle and driver as well as through local Community volunteers who provide the transport in their own vehicles to ferry the Members.

For full and comprehensive details of our Charity please visit our website [www.ageconcerntwyford.org.uk](http://www.ageconcerntwyford.org.uk)

# AGE CONCERN TWYFORD AND DISTRICT

## Volunteers

In order to fulfil the day-to-day activities of our Day Centre, including driving our members to and from home, the Charity relies on a number of volunteers, at different times, to supplement our paid staff. There are around 30 volunteers on our books; however, for this year because of the pandemic, the use of volunteers was greatly restricted.

The Trustees would like to express their thanks for all the hard work of their staff and volunteers, for without their effort our Charity would not be the success that it is.

## Funding

Funds are normally raised through charges to the Members and the local authority for the services provided. Most of our Charity's Members finance their participation at the Day Centre privately. There is however a small number of Members who are sent from Wokingham Borough Council and are paid for directly by the local authority to our Charity, under contract. This contract with Wokingham Borough Council is the only contract our Charity has with either a local authority or Central Government. The value of the contract with the local authority is shown in the Annual Accounts section.

However, the prices charged to our elderly Members and where applicable the local council do not cover the full cost of running the Centre. The Charity is therefore very much reliant on donations and various fund-raising activities including collections and raffles.

However, these normal sources of Income have been greatly reduced in 2020-2021.

Fundraising is normally a vital promotional tool to ensure that we are fulfilling our Charity's remit alongside our normal revenue streams; this year because of the pandemic all fund-raising activity was curtailed. The Charity has not used the services of a Professional fund raiser in the year.

The Charity does not operate any Trading Subsidiaries; however, some income is derived from a share of profits in a local charity shop. Even though the shop uses the Age Concern Twyford and District name it is run by a completely independent organisation separate from our Charity, viz; Age Concern Slough and Berkshire East (ACSABE). The ACSABE has had their operations greatly curtailed throughout the year. As a result, our Charity did not receive any income from this source in 2020-2021. It is reported in the accounts, that ACSABE still owe our charity £13,710 as a share of profits, for previous trading years.

The following grants, in order to facilitate our existence, were applied for and awarded during the year:

1. HM Government Job Retention Scheme = £77,163
2. Berkshire Community Grant = £ 5,000\*
3. Local Restriction Support Fund = £ 8,907 Paid via Wokingham BC
4. Wokingham BC support Payments = £ 8,262
5. Gift Aid Claim 2019-2020 =£ 939.

\*Note, our charity was awarded a grant from Berkshire Community Foundation, of £5,000 for staff costs. This award has been made possible through generous funding from the Pargiter Trust.

# AGE CONCERN TWYFORD AND DISTRICT

## Salary and Wages Policy

The Day Centre was closed for the majority of 2020-2021 operational year, as a result of the Covid-19 pandemic: however, the Trustees were keen to retain the expertise and loyalty of their staff during this period, so that the charity would be in a position to start up straight away, once approval has been given by the government. Therefore, it was agreed to furlough staff, and to continue to pay staff as follows. In this period the charity made use of the Government's job retention scheme for furloughed staff. Not all staff were fully furloughed throughout the year under the flexible retention scheme.

April to August (inclusive) – Staff were paid 100% of normal wage, the charity claiming available rebates under the Government's job retention scheme.

September to October (inclusive) – Staff were paid 80% of normal wage, the charity claiming available rebates under the Government's job retention scheme.

November to March 2021 (inclusive) – Staff were paid 87% of normal wage for hours actually worked and 80% of normal wage for hours not worked.

## Financial Reserve and Investment Policy

The Trustees of the Charity being aware of their financial responsibilities operate a prudent cash reserve policy, to enable the Charity to have reserves to operate for at least one year, should there be a marked downturn in the Charity's financial position. As such the Charity maintains a working capital balance, a working capital reserve balance and a restricted fund reserve cash balance. The restricted fund balance is earmarked for the necessary maintenance costs that the Age Concern Centre building will require over the coming years. Even though the Centre building is owned by Wokingham Borough Council, the Charity is fully responsible for all maintenance and improvement costs for the building. To meet these future liabilities, the policy is to build up this fund further when our financial position allows.

In order to improve the Cash management of the Charity, with regard to the restricted funds, the Trustees agreed in 2018 to purchase a 1-year fixed rate Bond with The Redwood bank at 1.8% interest. The Redwood Bank is fully regulated with the Financial Conduct Authority (FCA); as such this complies with the Charity's nil risk investment policy. The bond matured in November 2020, a decision was then taken by the Trustees to invest £70,288 into a new 1 Year Redwood Bank Bond at 1% interest and to invest a further £18,360 into a Redwood bank 95-day notice account at 0.60% interest. The reason was this was to enable easier access to funds should the Charity's cash flow position deteriorate.

The Trustees are satisfied that the Charity's risk management policy and procedures adequately address the risks to the Charity arising from its activities where it operates.

## Salary and benefits

There were no benefits given to staff in the year 2020-2021.

Ranges of Salary Paid in 2020-2021

Over £25,000	= 1 Staff Member (highest salary = £27,226 pa)
Over £10,000 under £20,000	= 2 Staff Members.
Under £10,000	= 8 Staff Members.

There was no remuneration or benefits given to any of the Trustees in the 2020-2021 Year.

# **AGE CONCERN TWYFORD AND DISTRICT**

## **Overseas Income**

This is to confirm that the Charity had no overseas dealings whatsoever for 2020-2021.

## **DBS Checks**

The Charity's policy is that all Trustees, Staff and Volunteers undergo a DBS check, also ensuring that the checks are re-visited every 3 years.

All Staff Members and Volunteers, who work in the Centre are DBS-checked, but Volunteer drivers are not. They have to sign the Boundary policy, which was agreed would be linked to the Data Protection policy. It was also agreed that temporary staff and short-term volunteers would not be DBS-checked but would be asked to read and sign the Boundary policy. This is carried out and has been certified accordingly.

## **Achievements and Performance**

Age Concern Twyford and District Operations Report.

The Covid-19 pandemic has had had an impact on our daily operation. We closed operations on the 20<sup>th</sup> March 2020 due to the pandemic and informed our members that we would be closed until further notice.

All staff were put on furlough, apart from one administration person who had to deal with incoming bills and payments leading up to the closure.

We then set up a work group consisting of the Centre Manager, Admin Manager and two trustees to start planning a possible reopening. We worked with the Covid-19 team of Wokingham Borough Council for guidelines on opening the centre as a safe-from-Covid-19 venue.

Screens were purchased and furniture was arranged to create bubbles, spaced 2 metres apart. Additional PPE was ordered, and extra hand sanitising facilities were installed. Safe distance marking was placed on the floors and extra bins for disposal of waste were installed and an additional service for removal of waste was introduced.

Risk assessments of all our members and staff were conducted and we were able to reopen the Day Centre in October; we found it difficult to encourage members to return as they were afraid of mixing. We had to prove that the environment we had created was safe and after some members had attended, the numbers started to increase as it was considered safe to do so.

We reopened with limited staff on duty in October as we could not operate at our normal capacity due to social distance spacing. Our new maximum was 10 as opposed to the normal 20 to 25 members per day. Numbers were increasing daily until the second lockdown occurred and we had to shut down again.

All staff were now on furlough as per guidelines. The impact of the pandemic on our membership is a loss of 17 members; many of these were moved to residential care and some passed away due to old age. It is not known if any died of Covid-19.

During the months of closure, we have maintained contact with our members, through our outreach programme. We have done essential shopping for those in need and have had regular

## **AGE CONCERN TWYFORD AND DISTRICT**

telephone contact with others who we could not meet in person. The net effect of losing 17 members means that it will take some time to rebuild the membership and recover financially.

All the staff working at the Day Centre have now been vaccinated and we have completed new risk assessments for all members and staff and are ready to open again; the planned date is on the 20<sup>th</sup> April 2021.

### **Trustee Retirees and changes**

There were no changes to the Trustee Board during 2020-2021 operational year.

### **Financial Review**

The accounts for the Charity, for 2020-2021 financial year, show an overall deficit of expenditure over revenue of (-£540) (2019-2020: surplus £12,345). As stated previously, because the Day Care Centre was closed for the greater part of the financial year, this decimated the revenue the charity normally receives from attendance fees from our members. Thanks to the support mechanisms put in, by Central and local Government authority, we were able largely to cover our costs through these grants, coupled with the continued generosity of the community making donations to our charity.

Total booked income in the year was £48,590, much smaller than the 2019-2020 revenue figure of £186,319. The Donation item and the Wokingham BC item in the accounts, include the grants received. The Investment income, in line with the reduced interest rates available, was also lower in the year, compared to the previous year.

As a result of closure of the Day Centre, the running costs were much lower in the year. The total expenditure for 2020-2021 was £49,130 compared with last year's expenditure of £173,974. The Trustees agreed to a policy of retaining our staff throughout the pandemic (see the Salaries and Wages policy section of the report for details). The actual staff costs figure of £108,877 was offset by £77,162 received from HM Government, under the job retention scheme, leaving a net wage spend of £31,715. The rest of the expenditure is made up of lease and contract commitments, which could not be set aside because of the pandemic. There is also some expenditure, relating to costs incurred, when the Day Centre was open.

Originally the job retention scheme was due to end in October; the Trustees therefore passed a motion for the Charity to take advantage of the Government's bounce back loan scheme, which enables organisations to borrow money with a low interest rate but with no interest due in the first year. This was a cash-prudent resolution; as a result, an amount of £10,000 was borrowed through Nat West Bank, with the intention to repay this loan after 1 year in October 2021, thus incurring no interest on the loan.

Overall, at the company year end, the Charity has cash reserves of £163,105 including in the restricted fund of £114,652. The overall cash figure includes the £10,000 Bounce back Loan, held as a working capital reserve item.

At the time of writing, in view of the current situation relating to the Covid-19 pandemic, the future is still very unclear. The Day Care Centre is due to re-open on 20/4/2021, but the Membership income will be way down as, because of the new government restrictions, attendance will be much lower than it was when the centre was fully operational. Therefore,

## **AGE CONCERN TWYFORD AND DISTRICT**

our charity will continue to make use of the support funds available, in order to retain our staff and to keep the charity financially viable going forward.

The Trustees are indebted to the support of certain private individuals for their donations/legacies; the business community of Twyford and District through Twyford Together (formerly Twyford Village Partnership - TVP); Sonning, Twyford and Charvil Parish Councils; St Andrews Church Sonning; Waitrose; Polehampton Charities; Hurst Horticultural college; and special thanks to the David Brownlow Charitable Foundation, for their support for our Outreach programme.

# AGE CONCERN TWYFORD AND DISTRICT

## INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

The Charity's trustees consider that an audit is not required for this year of the Charities Act 2011 part 8 (the Act)) and that an independent examination is sufficient. The Charity under the act is classified as a small charity (Revenue under £250,000 pa) and is subject to presentation relief from the requirements of SORP (FRS102); the act also allows the accounts to be signed off by an Independent Examiner.

It is my responsibility to:

- examine the accounts (under section 145 of the Act),
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145 of the Act), and
- to state whether particular matters have come to my attention.

My examination was carried out in accordance with General Directions given by the Charity Commission. 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 consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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.

In the course of examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 145 of the Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act; have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



V Lewis  
6 Henderson Close,  
Woodley  
Berkshire  
RG5 4TW

## Financial Controls

The Treasury carries out regular reviews of the Financial Controls

# AGE CONCERN TWYFORD AND DISTRICT

## RECEIPTS AND PAYMENTS ACCOUNT

YEAR ENDED 31<sup>st</sup> March 2021

	2020-2021			2020
	Unrestricted Funds £	Restricted Funds £	Total £	Total £
<b>RECEIPTS</b>				
Wokingham Borough	18,285	-	18,285	10,354
Private Day Care Charges	7,791	-	7,791	102,877
Catering	1,081	-	1,081	24,218
Share of Shop Profits	0	-	0	20,096
Donations and Legacies	17,601	-	17,601	17,095
Transport	450	-	450	3,735
Membership Fees	1,000	-	1,000	2,350
Rents Received	1,000	-	1,000	1,040
Fund Raising	0	-	0	1,990
Miscellaneous	0	-	0	520
Sunday and Golden Cafe Club	0	-	0	312
Investment Income	5	1,378	1,383	1,732
Total Receipts	47,212	1,378	48,590	186,319

## AGE CONCERN TWYFORD AND DISTRICT

<b>PAYMENTS</b>	2021			2020
Depreciation	2,256	-	2,256	2,256
Employee Costs	108,877	-	108,877	137,548
Building Maintenance & Improvements	1,270	-	1,270	3,866
Catering	29	-	29	8,500
Utilities	1,365	-	1,365	2,000
Office Expenses	8,181	-	8,181	8,483
Insurance	2,679	-	2,679	2,544
Transport	958	-	958	2,323
Miscellaneous	0	-	0	164
Entertainment	0	-	0	2,596
Training	250	-	250	1,163
Advertising and Printing	427	-	427	2,531
Job Retention rebate	-77,162	-	-77,162	0
Total Payments	49,130	0	49,130	173,974
	<hr/>	<hr/>	<hr/>	<hr/>
Surplus / (Deficit) for the Year	-1,918	1,378	-540	12,345
Fund Assets at 1st April 2020	167,557	0	167,557	167,577
Increase Restricted Fund	<hr/>	1,378	0	<hr/>
Fund Assets at 31 <sup>st</sup> March 2021	<u>165,639</u>	<u>1,378</u>	<u>167,017</u>	<u>167,577</u>

# AGE CONCERN TWYFORD AND DISTRICT

## BALANCE SHEET

AS AT 31<sup>st</sup> March 2021

Current Assets	2021	2020
Debtors	13,710	16,967
Cash at bank and on hand	163,105	150,185
Vehicle	2,459	4,715
less depreciation	2,256	2,256
	<u>203</u>	<u>2,459</u>
Total Assets	<u>177,018</u>	<u>169,611</u>
Liabilities		
Creditors	10,000	1,754
Accruals	0	300
Total Liabilities	<u>10,000</u>	<u>2,054</u>
Total assets less liabilities	<u>167,018</u>	<u>167,557</u>
	=====	=====
made up of		
Income Funds		
Unrestricted funds	48,453	36,911
Restricted funds	114,652	113,273
Vehicle	203	2,459
Debtors	13,710	16,967
Liabilities	<u>-10,000</u>	<u>-2,054</u>
TOTAL ASSETS	<u>167,018</u>	<u>167,557</u>

# AGE CONCERN TWYFORD AND DISTRICT

## NOTES TO THE ACCOUNTS

YEAR ENDED 31<sup>st</sup> March 2021

### Basis of preparation

The accounts have been prepared in accordance with the Statement of Recommended Practice for a small charity with revenue under £250,000, this allows for reporting relief from the full accruals accounting under (SORP FRS102) 'Accounting and Reporting by Charities' issued under the Charities act 2011. In accordance, the accounts are prepared on a Receipts and Payments basis, completed by March 31<sup>st</sup> 2021. There is also no requirement to provide a cash flow statement.

### Restricted Fund

The restricted fund has been established for the repair, maintenance and improvement to The Twyford Centre and its furniture, fittings and equipment. There were no drawings on the Restricted Fund in 2020-2021, as there was no major, building and maintenance work undertaken.

### Revenue

The Revenue figures, represent actual monies received up to and including 31/3/2021. Also included are Donations and Grant monies actually received up to and including 31/3/2021, the figures include Gift Aid payments. The majority of revenue received arises from Grants and Donations.

### Expenditure

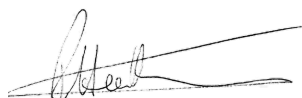
The Expenditure figures, includes all Invoices received and paid by Age Concern Twyford and District up to and included 31/3/2021. Invoices are paid on receipt. Please note that monies received from HM Government's job retention scheme, to offset the staff costs, are shown as a minus expenditure amount in the accounts.

### Assets

Debtors represent monies owed to the Charity up to and including 31/3/2021 by Slough Berkshire East Age Concern, the Organisation which runs the Age Concern Charity shop. Our charity has an agreement with Age Concern Slough, that in exchange for using our name, Slough would donate a percentage of their profits to us. Age Concern Slough have confirmed that our charity is owed the sum of £6,395 for 2018-2019 and a further £7,315 for 2019-2020, making a total owed of £13,710. There have been numerous communications with Age Concern Slough over this debt but to-date this money has not yet been paid. A repayment scheme has been agreed with ACSABE to repay the debt in instalments commencing in 2021-22.

### Liabilities

Creditors, represent the 'bounce back' Government backed loan taken out by the Trustees with Nat West Bank; repayment due in November 2021 as nil% interest.



P Heather  
Chairman of Trustees



M A Blom-Cooper  
Treasurer