

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

---

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)	
Chistopher 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:

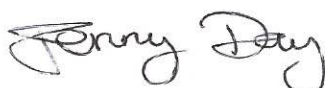
- examine the accounts (under section 145 of the Act),
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145 of the Act), and
- to state whether particular matters have come to my attention.

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
<b>Total Receipts</b>	<b>204,912</b>	<b>1,264</b>	<b>206,176</b>	<b>159,968</b>

# 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
<hr/>				

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

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

**Made up of:**

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



## 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