

AGE CONCERN TWYFORD AND DISTRICT

Charity Registration Number 1163722

AGE CONCERN TWYFORD AND DISTRICT

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

For the year ended 31st March 2025

Principal Address	Age Concern Twyford & District Polehampton Close Twyford Berkshire RG10 9RP
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President	Lady Watt
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Current Trustees	Nich Crowson (Chairman) Trudie Fell Tina Goodwin Natalie Yalden Kunjan Zav
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Bankers	Virgin Money 177 Bothwell Street Glasgow G2 7ER
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	Redwood Bank Ltd The Nexus Building Broadway Letchworth Garden City Herts SG6 3TA
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TRUSTEES REPORT

FOR THE YEAR ENDED 31st March 2025

The Trustees present their Report and Accounts for the year ended 31st March 2025

Structure, Governance and Management

The Charity was previously established by a charitable trust deed on 3rd October 1988, which has been amended on 13th July 1998 and 15th 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 1st April 2024 to 31st 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 1st 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. 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 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:

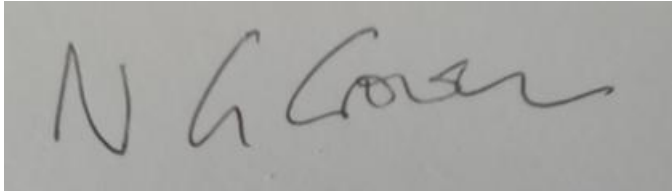
Select suitable accounting policies and then apply them consistently.
Observe the methods and principles in the Charities SORP.
Make judgements and estimates that are reasonable and prudent.
State whether applicable accounting standards have been followed, subject to any material departures, disclosed 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 26th January 2026 and signed on its behalf by:

A handwritten signature in dark ink, appearing to read 'N G Crowson', is shown on a light-colored background.

N G Crowson
Chairman of Trustees

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31st March 2025

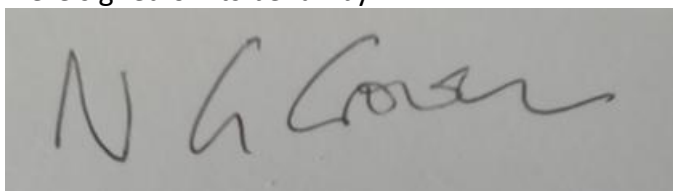
	Note	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Donations & legacies	2	61,168	-	61,168	40,570
Charitable activities	3	184,898	-	184,898	162,288
Investments	4	6,502	-	6,502	3,319
Total income		252,568	-	252,568	206,177
Charitable expenditure	5	255,229	-	255,229	193,173
Net income/ (expenditure)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

BALANCE SHEET**AS AT 31st March 2025**

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

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

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



Nich Crowson
Chairman of Trustees

NOTES TO THE ACCOUNTS

YEAR ENDED 31st 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.

Note 3 Charitable activities

2025	Unrestricted £	Restricted £	2025 Total £
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
Total income from charitable activities	184,898	-	184,898
2024	Unrestricted £	Restricted £	2024 Total £
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
Total income from charitable activities	184,898	-	184,898

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

2025	Activities undertaken directly £	Support costs £	2025 Total £
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
Total expenditure on charitable activities	200,021	55,208	255,229

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
Total expenditure on charitable activities	163,660	29,513	193,173

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
Total staff costs	176,404	145,157

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

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

Note 8 Debtors

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

AGE CONCERN TWYFORD AND DISTRICT

Note 9 Funds

Analysis of assets and liabilities representing funds:

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

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

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

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TRUSTEES REPORT

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

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- 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:

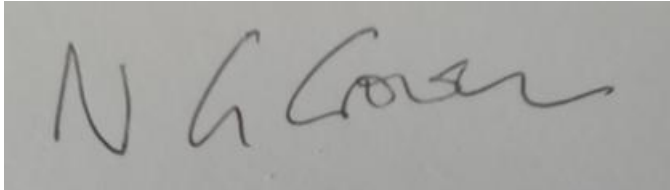
Select suitable accounting policies and then apply them consistently.
Observe the methods and principles in the Charities SORP.
Make judgements and estimates that are reasonable and prudent.
State whether applicable accounting standards have been followed, subject to any material departures, disclosed 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 26th January 2026 and signed on its behalf by:

A handwritten signature in dark ink on a light background. The signature appears to read 'N G Crowson' in a cursive, flowing style.

N G Crowson
Chairman of Trustees

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31st March 2025

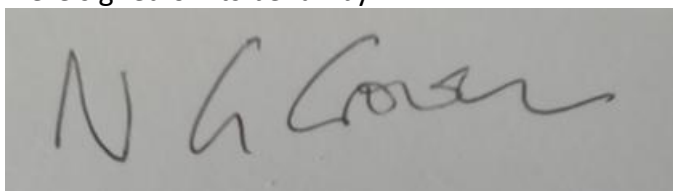
	Note	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Donations & legacies	2	61,168	-	61,168	40,570
Charitable activities	3	184,898	-	184,898	162,288
Investments	4	6,502	-	6,502	3,319
Total income		252,568	-	252,568	206,177
Charitable expenditure	5	255,229	-	255,229	193,173
Net income/ (expenditure)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

BALANCE SHEET**AS AT 31st March 2025**

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

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

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



Nich Crowson
Chairman of Trustees

NOTES TO THE ACCOUNTS

YEAR ENDED 31st 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.

Note 3 Charitable activities

2025	Unrestricted £	Restricted £	2025 Total £
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
Total income from charitable activities	184,898	-	184,898
2024	Unrestricted £	Restricted £	2024 Total £
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
Total income from charitable activities	184,898	-	184,898

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

2025	Activities undertaken directly £	Support costs £	2025 Total £
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
Total expenditure on charitable activities	200,021	55,208	255,229

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
Total expenditure on charitable activities	163,660	29,513	193,173

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
Total staff costs	176,404	145,157

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

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

Note 8 Debtors

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

Note 9 Funds

Analysis of assets and liabilities representing funds:

2025	Unrestricted £	Restricted £	2025 Total £
Tangible fixed assets	47,154	-	47,154
Current assets	121,743	-	121,743
Liabilities	(10,577)	-	(10,577)
Total funds	158,319	-	(158,319)
2024	Unrestricted £	Restricted £	2024 Total £
Current assets	164,843	-	164,843
Liabilities	(3,864)	-	(3,864)
Total funds	160,979	-	160,979

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