



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 1<sup>st</sup> April 2024 to 31<sup>st</sup> March 2025

**Charity name: Age Concern Voluntary Association for the Elderly Merstham, Redhill and Reigate**

**Charity registration number: 1173649**

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To promote the relief of elderly people in any manner which now is or hereafter may be deemed by law to be charitable in and around Merstham, Redhill and Reigate within the County of Surrey ("the area of benefit")
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The primary activities undertaken by the charity are the provision of a day centre for older people living the area of benefit. The day centre provides a variety of activities, designed for mental and physical stimulation, as well as ancillary services to support well-being e.g. hairdresser, and audiology maintenance. The charity owns two minibuses which are used to transport people to the centre, and a cook is employed to provide a hot meal or snack option. There is a Men's Shed in the garden of the centre for older men who would be at risk of social isolation. A Befriending Service available for older people who are less mobile and unable to attend the day centre. The charity signposts information and advice where appropriate and is a reference point for older people and their carers.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Any decision relating to the overall business development of the charity, including but not limited to service delivery, fundraising and external events, is made with full consideration of all relevant factors. The Trustees will consider how any decision will fit within the core mission and purpose of the charity, whilst taking into consideration the Charity Commission guidance on public benefit.

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
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Contribution made by volunteers.	Para 1.38	<p>The charity relies heavily on the contribution of volunteers in all areas of service delivery, administration, and Governance, and many of the services simply would not happen without their input. Volunteers help in the day centre, with activities, refreshments, cleaning, driving and escorting members on the minibus. The Befriending service comprises of a team of volunteers carefully matched with a lonely older person, the coordinator ensures people with similar interests and personalities are matched and we often see genuine, long-lasting friendships develop.</p> <p>We have noticed an increase in corporate volunteering and have benefitted from individual team members using their Corporate Social Responsibility (CSR) days to help with bespoke projects as well as corporate teams helping with major projects. It is a real bonus to be nominated as the recognised charity of choice for corporate organisations and apart from the financial benefits incurred the charity can benefit in many other ways from the intellectual property the corporate organisation can offer.</p>
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## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The main purpose of the charity is to help prevent loneliness and social isolation amongst older people living in the catchment area. This is achieved through all areas of service delivery by bringing people together, cultivating friendships and helping people to remain living independently in their own homes for as long as is practical and they so wish.</p> <p>The trustees are responsible for reacting to the changing needs of the community and ensuring any new services offered meet the demand whilst maintaining the integrity and core values of the charity. An example of this is the Men's Shed which was established to offer an alternative to the growing number of socially isolated older men who were desperate for company but reluctant to attend a traditional day centre.</p>

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity had account balance of £38,066. At the end of the year the charity had total reserves of £258,361. This includes: £143,802 of tangible fixed assets £63,312 of free reserves and £20,000 of designated reserves. £31,247 of restricted funds
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Trustees maintain reserves to ensure financial stability and support the charity's objectives. Current reserves cover at least six months of operating costs, with designated funds set aside for urgent major repairs. Reserves are reviewed at the bi monthly Trustee meetings.
Amount of reserves held	Para 1.22	£63,312 Free Reserves £20,000 Designated Reserves
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Reigate & Banstead Borough Council (RBBC) is part of a plan to reorganise local government in Surrey, where it will be combined with other councils to form a new <b>East Surrey unitary authority</b> in April 2026. This change brings uncertainty with any core funding going forward. In addition, we rely on core and project funding to operate, due to increased competition and demand, grant applications have surged by an estimated 30-50%, while overall funding from local government has seen sharp declines in recent years, creating intense competition for available funds

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Association CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The members or the charity trustees may at any time decide to appoint a new charity trustee, whether in place of a charity trustee who has retired or been removed in accordance with clause 15 of the Constitution (Retirement and removal of charity trustees), or as an additional charity trustee, provided that the limit specified in clause 12 (3) (of the Constitution) on the

		number of charity trustees would not as a result be exceeded.
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### Additional information (optional)

You may choose to include further statements where relevant about:

Relationship with any related parties	Para 1.51	The charity received core funding this year and currently we are commissioned service partner with the Borough of Reigate and Banstead Council. Funding is not guaranteed.
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### Reference and Administrative details

Charity name	Age Concern Voluntary Association for the Elderly Merstham, Redhill and Reigate
Other name the charity uses	Age Concern Merstham, Redhill and Reigate (MRR)
Registered charity number	1173649
Charity's principal address	The Merstham Centre Weldon Way Merstham Surrey RH1 3QB

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Alison Louise Dadswell	Chair		
2	Claire Pidgeon	Treasurer		
3	Anand Gulati LLB	President		
4	Angela Fraser DL	Patron		
5	Melissa Dunn	Trustee		
6	Emma Stockdale	Trustee	Resigned Feb 2025	
7	Martin Gillard	Trustee	Joined March 2025	
8	Brett Loft	Trustee	Joined March 2025	
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved.

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

### Funds held as custodian trustees on behalf of others.

Description of the assets held in this capacity.	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

#### Name of chief executive or names of senior staff members (Optional information)

Janet McCarten
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### Exemptions from disclosure

Reason for non-disclosure of key personnel details

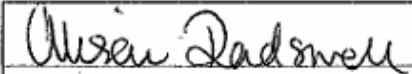
N/A

### Other optional information

### Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Alison Louise Dadswell	
Position (e.g. Secretary, Chair, etc)	Chair	
Date	3/12/25	



**CHARITY NO: 1173649**

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

## Constitution and Objectives

Age Concern Voluntary Association for the Elderly Merstham, Redhill and Reigate are a Charitable Incorporated Organisation (CIO) governed by rules set out in its constitution. Its objectives are established in its constitution as being the pursuit of any charitable activity for the benefit of the aged, particularly in or near Merstham, Redhill and Reigate.

The Trustees have had regard to the Charity Commission's guidance on public benefit in establishing the aims and activities of the Charity and are satisfied that the aims and activities described in their Annual Report meet the expectations of that guidance. All the Charity's services are provided free of charge or at a cost which is affordable to substantially all potential beneficiaries or otherwise funded by public and private donors at no cost to the beneficiaries. Eligibility to access services is not restricted in any way other than appropriate age and proximity to the Charity's area of operation. Whilst many of the activities benefit the broader community of the Borough and beyond, these benefits are additional and incidental to the Charity's aims.

The Trustees are the General Committee set out at the beginning of the report. The General Committee delegates day to day decision making to the Finance and General Purposes Committee, consisting of the Officers.

### **Principal office**

The Merstham Centre  
Weldon Way  
Merstham  
Surrey  
RH1 3QB

### **Independent examiner**

Judita Rogers  
2 Sunstone Grove  
Merstham  
Surrey  
RH1 3PR

### **Bankers**

Charities Aid Foundation (CAF) Bank  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4TA

Skipton Building Society  
43 Church St  
Reigate  
Surrey  
RH2 0AE



***Age Concern Voluntary Association for the Elderly***

*Merstham, Redhill and Reigate*

Financial review

for the year ended 31 March 2025

The Accounts and Annual Report have been updated and presented in line with the requirements of the Statement of Recommended Practice "Accounting and Reporting by Charities" (FRS 102) issued by the Charity Commission, to the extent applicable to smaller charities.

An overview of the accounts is set out in the Treasurers' report earlier in this document.

The Trustees continue to acknowledge the significant cost pressures on our commissioned funder, the Borough Council.

We remain determined to continue to bring the Charity to a position of financial sustainability by seeking support from a broader range of sponsors and our own fundraising efforts.

Corporate partnerships allow us to develop and grow the Charity in key areas and further increase our outreach into the community.

The Trustees maintain a risk register and consider risk as part of the decision-making process and management. The Charity is not required to make a statement regarding risk management. The Trustees also take assurance of the procedures and policies in place, their review thereof and from Trustees' direct involvement in the financial management and operations of the Charity.

On behalf of the Charity, I would like to say a sincere thank you to Judita Rogers for acting in a voluntary capacity as the Independent Examiner and to Vista Partners LLP for dealing with the Charity's payroll on a pro bono basis.

This review, together with the reports contained elsewhere in this document and the legal and administrative information on page one, is the Annual Report of the Trustees for the purposes of the Charities Act 2011.

Signed on behalf of the General Committee

*12th September 2025*

*Alison Dadswell*

Alison Dadswell

**Age Concern Voluntary Association for the Elderly**

Merstham, Redhill and Reigate

**Independent examiner's report to the Trustees of the Age Concern Voluntary Association for the Elderly  
Merstham, Redhill and Reigate**

I report on the accounts for the Charity for the year ended 31 March 2025, which are set out on pages 4 to 12.

**Respective responsibilities of Trustees and examiner**

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- \* Examine the accounts under section 145 of the 2011 Act:
- \* To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b) of the 2011 Act; and
- \* To state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the 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.

**Independent examiner's statement**

In connection with my 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 130 of the 2011 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 to enable a proper understanding of the accounts to be reached.

Judita Rogers

 Date: 17.09.2025

2 Sunstone Grove  
Merstham  
Surrey  
RH1 3PR

<b>Age Concern Voluntary Association for the Elderly</b>					
<b>Merstham, Redhill and Reigate</b>					
<b>Statement of Financial Activities</b>					
<b>for the year ended 31 March 2025</b>					
				<b>Year ended</b>	<b>Year ended</b>
				<b>31 March</b>	<b>31 March</b>
				<b>2025</b>	<b>2024</b>
	<b>Note</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income and Endowments</b>	<b>2</b>				
Donations and Legacies		13,234	-	<b>13,234</b>	14,419
Grants		57,375	15,000	<b>72,375</b>	31,250
Fundraising and lettings		33,585	-	<b>33,585</b>	37,758
Charitable activities:					
Day centres and clubs		23,261	-	<b>23,261</b>	25,325
Transportation		10,714	-	<b>10,714</b>	7,789
Projects:					
Fundraiser role			2,000	<b>2,000</b>	
Men's Shed additional day			1,797	<b>1,797</b>	
Exercise classes			2,500	<b>2,500</b>	
Monday Club, Befriending & Men's Shed			20,000	<b>20,000</b>	
Monday club				-	2,000
Befriending Service				-	5,000
Free Meals			2,574	<b>2,574</b>	5,625
Entertaining				-	1,500
Miscellaneous Income		1,074	-	<b>1,074</b>	1,259
<b>Total Income and Endowments</b>		<b>139,244</b>	<b>43,871</b>	<b>183,114</b>	<b>131,926</b>
<b>Expenditure</b>	<b>3</b>				
Expenditure on raising funds (incl projects)					
Cost of generating grants, donations and legacies		8,628		<b>8,628</b>	16,919
Cost of fundraising		19,165		<b>19,165</b>	14,332
Expenditure on charitable activities					
Day centres and clubs		51,976	2,455	<b>54,430</b>	55,300
Transportation		35,202	-	<b>35,202</b>	32,506
Befriending Service		1,271	2,728	<b>3,999</b>	5,541
Mens Shed		10,373	2,730	<b>13,103</b>	24,822
Projects:					
Monday club			-	-	2,000
Shop Fittings			31	<b>31</b>	235
Entertaining			1,498	<b>1,498</b>	-
Shed Extension			1,797	<b>1,797</b>	5,730
Free Meals			2,574	<b>2,574</b>	125
Fundraiser role			2,000	<b>2,000</b>	-
Exercise classes			2,620	<b>2,620</b>	-
Miscellaneous Expenditure		-	-	-	-
<b>Total Expenditure</b>		<b>126,615</b>	<b>18,433</b>	<b>145,048</b>	<b>157,509</b>
<b>Net Income/(Expenditure)</b>		<b>12,629</b>	<b>25,437</b>	<b>38,066</b>	<b>(25,584)</b>
<b>Reconciliation of funds</b>					
<b>Total brought forward</b>		214,729	5,566	<b>220,295</b>	245,891
Net movements in funds		12,629	25,437	<b>38,066</b>	(25,596)
Restricted funds/unrestricted funds transfers		(243)	243	-	-
<b>Total carried forward</b>	<b>7,8</b>	<b>227,115</b>	<b>31,247</b>	<b>258,361</b>	<b>220,295</b>

<b>Age Concern Voluntary Association for the Elderly</b>							
<b>Merstham, Redhill and Reigate</b>							
<b>Balance Sheet</b>							
<b>for the year ended 31 March 2025</b>							

			31 March 2025	31 March 2025	31 March 2024	31 March 2024
		Note	£	£	£	£
<b>Fixed Assets</b>						
	Tangible fixed assets	4		143,802		153,546
<b>Current Assets</b>						
	Accrued Income	5	420		2,292	
	Prepayments	5	1,183		217	
	Cash at bank and in hand		113,655		68,126	
			115,258		70,635	
<b>Creditors: amounts falling due</b>						
	within one year	6	(699)		(3,886)	
<b>Net Current Assets</b>				114,559		66,749
<b>Net Assets</b>				258,361		220,295
<b>Represented By</b>						
	Restricted funds	7		31,247		5,566
	Unrestricted funds	8		227,114		214,729
		Designated funds:				
		<i>Tangible fixed assets</i>	143,802		153,546	
		<i>Free reserves</i>	63,312		41,183	
		<i>Designated reserves</i>	20,000		20,000	
<b>Total Funds</b>				258,361		220,295

The notes on pages 7 to 12 form part of these financial statements.

The financial statements were approved by the General Committee on

Signed on behalf of the General Committee

12<sup>th</sup> September 2025.

Alison Dadswell

Alexa Dadswell

#### Note 1 - Accounting policies Basis of preparation.

The accounts have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities" (FRS 102)

#### Income and Endowments

Income is recognised as it falls due and receipt is probable or more likely than not to be received. Income received wholly in respect of future periods is carried forward in the balance sheet as deferred income. Legacies: These are included as income in the SoFA when they fulfil the criteria of entitlement, measurement and their receipt is probable. Volunteer time is not recognised in the accounts, although it is included in the trustees' annual report.

#### Expenditure

Expenditure is recognised on an accrual's basis. Expenditure has been analysed over the charity's main areas of activity. Support Costs: These do not, in themselves, constitute an activity, instead they enable output-creating activities to be undertaken. Support costs are therefore allocated to the relevant activity cost category they support. This enables the total cost of an activity to be disclosed in the SoFA. Support costs do not appear as a heading in the SoFA.

Governance Costs: These are included as a sub-category of support costs. Governance costs are allocated to activities along with the other support costs.

Allocation of Costs: Where appropriate, expenditure is allocated directly to an activity cost category. When items of expenditure contribute directly to the output of more than one activity cost category the cost is apportioned on a reasonable, justifiable and consistent basis. The same principle is followed for depreciation, amortisation, impairments, revaluations and support costs.

#### Tangible fixed assets

Tangible fixed assets are recognised at cost on acquisition and depreciated in equal annual instalments over their anticipated useful life, taking account of any expected residual value on disposal. The charity's freehold property has not been depreciated as its residual value greatly exceeds its cost and therefore no depreciation cost arises. The carrying value of properties is reviewed annually for indications of impairment and provision will be made if any arises.

Assets have been depreciated at the following rates:

Improvements to property - Over ten years

Minibuses - Over seven years

Other equipment - Over four years

#### Fund accounting

Where resources have been received to fund specified expenditure, it gives rise to restricted income in the statement of financial activities. Relevant expenditure incurred is applied against the income and any unexpended balance is shown as restricted funds at the balance sheet date. Where restricted funds are received for the acquisition of fixed assets, the funds are held as restricted until the asset is purchased. On purchase an amount equal to the cost of the asset is transferred to the fund representing tangible fixed assets. Designated funds are funds set aside by the trustees at their discretion for specific future purposes. The balance of funds representing tangible fixed assets is shown as a designated fund as such funds are unavailable for other purposes without disposing of the assets concerned.

#### Trustee remuneration, benefits and expenses

Trustees have not received remuneration or benefits from the charity. Expenses have been paid exclusively as reimbursement and classified by nature of cost in the accounts.

#### Staff remuneration

No employees received employer benefits exceeding £60,000.

#### Cash Flow

The Charity is exempt from preparing a cash flow statement.

Age Concern Voluntary Association for the Elderly

Merstham, Redhill and Reigate

Notes to the financial statements for the year ended 31 March 2025 (continued)

[Note 2 - Income](#)

	Unrestricted	Restricted	Total Income Y/E 31.3.25	Total Income Y/E 31.3.24
	£	£	£	£
<b>Donations, Fundraising, Grants &amp; Lettings</b>				
<b>General Donations Received</b>	13,234		13,234	13,419
<b>Legacies &amp; Bequests</b>	0		0	1,000
<b>Foundations and Other Companies Grants</b>			62,250	20,000
- Woodroffe Benton Foundation	1,750			
- Garfield Weston Foundation	15,000			
- Community Foundation for Surrey		10,000		
- Asda Grassroots	500			
- Bryan & June Amos Charitable Trust	30,000			
- Francis Winham Foundation		5,000		
<b>Local Authorities &amp; Governments Applications</b>			12,699	11,250
- Reigate & Banstead Borough Council (commissioned funding)	10,125			
- R&BBC Household Grants support fund		2,574		
<b>Lettings Income</b>	12,298		12,298	14,831
<b>Fundraising</b>	20,982		20,982	22,641
<b>Day Centre &amp; Clubs</b>				
Day Centre lunches & Clubs activities	21,576		21,576	23,809
Membership	1,685		1,685	1,516
<b>Transportation</b>				
Minibus fares Income	10,714		10,714	7,789
<b>Men's Shed</b>				
Shed Products Sales	305		305	286
<b>Other Projects</b>				
Specific Grants/Donations			26,297	14,125
- Shanley Foundation		2,000		
- Sport England		2,500		
- VARB's Sparks		1,797		
- National Lottery		20,000		
<b>Other</b>	1,074		1,074	1,259
	139,244	43,871	183,114	131,926

# Age Concern Voluntary Association for the Elderly

Merstham, Redhill and Reigate

Notes to the financial statements for the year ended 31 March 2025 (continued)

## Note 3 – Expenditure

	Expenditure on raising funds		Expenditure on charitable activities				Other Project Expenditure							Total Expenditure Y/E 31.3.25
	Cost of generating grants, donations & legacies	Cost of fundraising	Day centres and clubs	Transport	Befriending Service	Men's Shed	Exercise classes	Men's Shed Expansion project	Men's Shed, Monday club & Befriending Service (National Lottery Funds)	Free Meals	Entertaining	Fundraiser role	Shop Fittings	
<b>Direct Expenditure</b>														
Salaries expense	3,707	9,058	28,371	8,065	-	6,805								56,007
Consultancy Costs	2,179	726												2,905
Lunches Expense			6,877						-					6,877
Centre & Clubs Fundraising Activities		3,290												3,290
Outings and activities costs			210											210
Transport expenses				7,505					-					7,505
Expenses for Befriending Activities					-									-
Training Costs														-
Depreciation expense				8,445										8,445
Shed Costs & Tools						395								395
Expense for Other Projects Activities					2,728		2,620	1,797	4,622	2,125	1,498	2,000	31	17,422
														-
<b>Total Direct Costs</b>	<b>5,886</b>	<b>13,074</b>	<b>35,458</b>	<b>24,014</b>	<b>2,728</b>	<b>7,200</b>	<b>2,620</b>	<b>1,797</b>	<b>4,622</b>	<b>2,125</b>	<b>1,498</b>	<b>2,000</b>	<b>31</b>	<b>103,054</b>
<b>Support Expenditure</b>														
Premises expenses	650	1,444	3,917	2,653	301	795			563	449				10,774
Wages Merstham (support costs)	1,119	2,485	6,739	4,564	519	1,368								16,793
Office Expense	650	1,445	3,918	2,654	301	796								9,764
Governance Expense	174	388	1,051	712	81	213								2,619
Training Costs	-	-	-	-	-									-
Depreciation expense	94	209	567	384	44									1,299
Sundries	54	120	325	220	25									745
<b>Total Indirect Costs</b>	<b>2,742</b>	<b>6,091</b>	<b>16,518</b>	<b>11,187</b>	<b>1,271</b>	<b>3,173</b>	<b>-</b>	<b>-</b>	<b>563</b>	<b>449</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>41,994</b>
<b>Total Expenditure</b>	<b>8,628</b>	<b>19,165</b>	<b>51,976</b>	<b>35,202</b>	<b>3,999</b>	<b>10,373</b>	<b>2,620</b>	<b>1,797</b>	<b>5,185</b>	<b>2,574</b>	<b>1,498</b>	<b>2,000</b>	<b>31</b>	<b>145,048</b>

<b>SUPPORT COSTS APPORTIONMENT</b>	<b>TOTAL £</b>
Premises expenses	9,762
Wages Merstham	16,793
Office Expense	9,764
Governance Expense	2,619
Training Costs	-
Depreciation expense	1,299
Sundries	745
<b>Total Support Costs</b>	<b>40,982</b>

**Merstham, Redhill and Reigate**

## Note 4 - Fixed Assets

*Age Concern MRR – Registered Charity No. 1173649 - Annual Report 2024-2025*



**Note 5 - Debtors**

	Description	31 March 2025 £	31 March 2024 £
Sundry prepayments	Payments in advance for future fundraising events	105	175
	Annual Database Support agreement	660	-
	3 year Website Support agreement	418	42
		1,183	217
Accrued Income	Hall Hire	420	2,292
<b>Total Debtors</b>		<b>1,603</b>	<b>2,509</b>

**Note 6 - Creditors amounts falling due within one year**

	Description	31 March 2025 £	31 March 2024 £
Sundry creditors	March 25 PAYE	699	3,886
<b>Total Sundry Creditors</b>		<b>699</b>	<b>3,886</b>

Age Concern Voluntary Association for the Elderly

Merstham, Redhill and Reigate

Notes to the financial statements for the year ended 31 March 2025 (continued)

<b>Note 7 - Restricted Funds</b>					
<b>Description</b>	<b>1 April 2024 £</b>	<b>Incoming Resources £</b>	<b>Resources Expended £</b>	<b>Restricted/Unrestricted Transfers £</b>	<b>31 March 2025 £</b>
Befriending Service	4,160		(2,728)	-	1,432
Fundraiser role	-	2,000	(2,000)		-
Entertaining	1,375		(1,498)	123	-
Shop Fittings	31		(31)		-
Men's Shed expansion		1,797	(1,797)		-
Exercise classes		2,500	(2,620)	120	-
Men's Shed, Befriending & Monday Club		20,000	(5,185)		14,815
Free Meals		2,574	(2,574)		-
CFS Core Funding		10,000			10,000
Francis Winham Core Funding		5,000			5,000
<b>Total Restricted Funds</b>	<b>5,566</b>	<b>43,871</b>	<b>(18,433)</b>	<b>243</b>	<b>31,247</b>
<b>Note 8 - Unrestricted Funds</b>					
<b>Description</b>	<b>1 April 2024 £</b>	<b>Incoming Resources £</b>	<b>Resources Expended £</b>	<b>Restricted/Unrestricted Transfers £</b>	<b>31 March 2025 £</b>
Tangible fixed assets	153,546	-	(9,743)	-	143,802
Free reserves	41,183	139,244	(116,871)	(243)	63,312
Designated Reserves	20,000	-	-	-	20,000
<b>Total Unrestricted Funds</b>	<b>214,729</b>	<b>139,244</b>	<b>(126,615)</b>	<b>(243)</b>	<b>227,114</b>



**AGE CONCERN VOLUNTARY ASSOCIATION  
FOR THE ELDERLY  
MERSTHAM, REDHILL  
& REIGATE**

**CHARITY NO: 1173649**

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## **ANNUAL ACCOUNTS**

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

## Constitution and Objectives

Age Concern Voluntary Association for the Elderly Merstham, Redhill and Reigate are a Charitable Incorporated Organisation (CIO) governed by rules set out in its constitution. Its objectives are established in its constitution as being the pursuit of any charitable activity for the benefit of the aged, particularly in or near Merstham, Redhill and Reigate.

The Trustees have had regard to the Charity Commission's guidance on public benefit in establishing the aims and activities of the Charity and are satisfied that the aims and activities described in their Annual Report meet the expectations of that guidance. All the Charity's services are provided free of charge or at a cost which is affordable to substantially all potential beneficiaries or otherwise funded by public and private donors at no cost to the beneficiaries. Eligibility to access services is not restricted in any way other than appropriate age and proximity to the Charity's area of operation. Whilst many of the activities benefit the broader community of the Borough and beyond, these benefits are additional and incidental to the Charity's aims.

The Trustees are the General Committee set out at the beginning of the report. The General Committee delegates day to day decision making to the Finance and General Purposes Committee, consisting of the Officers.

### **Principal office**

The Merstham Centre  
Weldon Way  
Merstham  
Surrey  
RH1 3QB

### **Independent examiner**

Judita Rogers  
2 Sunstone Grove  
Merstham  
Surrey  
RH1 3PR

### **Bankers**

Charities Aid Foundation (CAF) Bank  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4TA

Skipton Building Society  
43 Church St  
Reigate  
Surrey  
RH2 0AE

***Age Concern Voluntary Association for the Elderly***

*Merstham, Redhill and Reigate*

Financial review

for the year ended 31 March 2025

The Accounts and Annual Report have been updated and presented in line with the requirements of the Statement of Recommended Practice "Accounting and Reporting by Charities" (FRS 102) issued by the Charity Commission, to the extent applicable to smaller charities.

An overview of the accounts is set out in the Treasurers' report earlier in this document.

The Trustees continue to acknowledge the significant cost pressures on our commissioned funder, the Borough Council.

We remain determined to continue to bring the Charity to a position of financial sustainability by seeking support from a broader range of sponsors and our own fundraising efforts.

Corporate partnerships allow us to develop and grow the Charity in key areas and further increase our outreach into the community.

The Trustees maintain a risk register and consider risk as part of the decision-making process and management. The Charity is not required to make a statement regarding risk management. The Trustees also take assurance of the procedures and policies in place, their review thereof and from Trustees' direct involvement in the financial management and operations of the Charity.

On behalf of the Charity, I would like to say a sincere thank you to Judita Rogers for acting in a voluntary capacity as the Independent Examiner and to Vista Partners LLP for dealing with the Charity's payroll on a pro bono basis.

This review, together with the reports contained elsewhere in this document and the legal and administrative information on page one, is the Annual Report of the Trustees for the purposes of the Charities Act 2011.

Signed on behalf of the General Committee

*12th September 2025*

*Alison Dadswell*

Alison Dadswell

**Age Concern Voluntary Association for the Elderly**

Merstham, Redhill and Reigate

**Independent examiner's report to the Trustees of the Age Concern Voluntary Association for the Elderly  
Merstham, Redhill and Reigate**

I report on the accounts for the Charity for the year ended 31 March 2025, which are set out on pages 4 to 12.

**Respective responsibilities of Trustees and examiner**

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- \* Examine the accounts under section 145 of the 2011 Act:
- \* To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b) of the 2011 Act; and
- \* To state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the 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.

**Independent examiner's statement**


In connection with my 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 130 of the 2011 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 to enable a proper understanding of the accounts to be reached.

Judita Rogers

 Date: 17.09.2025

2 Sunstone Grove  
Merstham  
Surrey  
RH1 3PR

<b>Age Concern Voluntary Association for the Elderly</b>					
<b>Merstham, Redhill and Reigate</b>					
<b>Statement of Financial Activities</b>					
<b>for the year ended 31 March 2025</b>					
				Year ended	Year ended
				31 March	31 March
				2025	2024
	Note	Unrestricted	Restricted	Total	Total
		£	£	£	£
<b>Income and Endowments</b>	<b>2</b>				
Donations and Legacies		13,234	-	<b>13,234</b>	14,419
Grants		57,375	15,000	<b>72,375</b>	31,250
Fundraising and lettings		33,585	-	<b>33,585</b>	37,758
Charitable activities:					
Day centres and clubs		23,261	-	<b>23,261</b>	25,325
Transportation		10,714	-	<b>10,714</b>	7,789
Projects:					
Fundraiser role			2,000	<b>2,000</b>	
Men's Shed additional day			1,797	<b>1,797</b>	
Exercise classes			2,500	<b>2,500</b>	
Monday Club, Befriending & Men's Shed			20,000	<b>20,000</b>	
Monday club				-	2,000
Befriending Service				-	5,000
Free Meals			2,574	<b>2,574</b>	5,625
Entertaining				-	1,500
Miscellaneous Income		1,074	-	<b>1,074</b>	1,259
<b>Total Income and Endowments</b>		<b>139,244</b>	<b>43,871</b>	<b>183,114</b>	<b>131,926</b>
<b>Expenditure</b>	<b>3</b>				
Expenditure on raising funds (incl projects)					
Cost of generating grants, donations and legacies		8,628		<b>8,628</b>	16,919
Cost of fundraising		19,165		<b>19,165</b>	14,332
Expenditure on charitable activities					
Day centres and clubs		51,976	2,455	<b>54,430</b>	55,300
Transportation		35,202	-	<b>35,202</b>	32,506
Befriending Service		1,271	2,728	<b>3,999</b>	5,541
Mens Shed		10,373	2,730	<b>13,103</b>	24,822
Projects:					
Monday club			-	-	2,000
Shop Fittings			31	<b>31</b>	235
Entertaining			1,498	<b>1,498</b>	-
Shed Extension			1,797	<b>1,797</b>	5,730
Free Meals			2,574	<b>2,574</b>	125
Fundraiser role			2,000	<b>2,000</b>	-
Exercise classes			2,620	<b>2,620</b>	-
Miscellaneous Expenditure		-	-	-	-
<b>Total Expenditure</b>		<b>126,615</b>	<b>18,433</b>	<b>145,048</b>	<b>157,509</b>
<b>Net Income/(Expenditure)</b>		<b>12,629</b>	<b>25,437</b>	<b>38,066</b>	<b>(25,584)</b>
<b>Reconciliation of funds</b>					
<b>Total brought forward</b>		214,729	5,566	<b>220,295</b>	245,891
Net movements in funds		12,629	25,437	<b>38,066</b>	(25,596)
Restricted funds/unrestricted funds transfers		(243)	243	-	-
<b>Total carried forward</b>	<b>7,8</b>	<b>227,115</b>	<b>31,247</b>	<b>258,361</b>	<b>220,295</b>

<b>Age Concern Voluntary Association for the Elderly</b>							
<b>Merstham, Redhill and Reigate</b>							
<b>Balance Sheet</b>							
<b>for the year ended 31 March 2025</b>							

			31 March 2025	31 March 2025	31 March 2024	31 March 2024
		Note	£	£	£	£
<b>Fixed Assets</b>						
	Tangible fixed assets	4		143,802		153,546
<b>Current Assets</b>						
	Accrued Income	5	420		2,292	
	Prepayments	5	1,183		217	
	Cash at bank and in hand		113,655		68,126	
			115,258		70,635	
<b>Creditors: amounts falling due</b>						
	within one year	6	(699)		(3,886)	
<b>Net Current Assets</b>				114,559		66,749
<b>Net Assets</b>				258,361		220,295
<b>Represented By</b>						
	Restricted funds	7		31,247		5,566
	Unrestricted funds	8		227,114		214,729
	Designated funds:					
	<i>Tangible fixed assets</i>		143,802		153,546	
	<i>Free reserves</i>		63,312		41,183	
	<i>Designated reserves</i>		20,000		20,000	
<b>Total Funds</b>				258,361		220,295

The notes on pages 7 to 12 form part of these financial statements.

The financial statements were approved by the General Committee on

Signed on behalf of the General Committee

12<sup>th</sup> September 2025.

Alison Dadswell

Alexa Dadswell



#### Note 1 - Accounting policies Basis of preparation.

The accounts have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities" (FRS 102)

#### Income and Endowments

Income is recognised as it falls due and receipt is probable or more likely than not to be received. Income received wholly in respect of future periods is carried forward in the balance sheet as deferred income. Legacies: These are included as income in the SoFA when they fulfil the criteria of entitlement, measurement and their receipt is probable. Volunteer time is not recognised in the accounts, although it is included in the trustees' annual report.

#### Expenditure

Expenditure is recognised on an accrual's basis. Expenditure has been analysed over the charity's main areas of activity. Support Costs: These do not, in themselves, constitute an activity, instead they enable output-creating activities to be undertaken. Support costs are therefore allocated to the relevant activity cost category they support. This enables the total cost of an activity to be disclosed in the SoFA. Support costs do not appear as a heading in the SoFA.

Governance Costs: These are included as a sub-category of support costs. Governance costs are allocated to activities along with the other support costs.

Allocation of Costs: Where appropriate, expenditure is allocated directly to an activity cost category. When items of expenditure contribute directly to the output of more than one activity cost category the cost is apportioned on a reasonable, justifiable and consistent basis. The same principle is followed for depreciation, amortisation, impairments, revaluations and support costs.

#### Tangible fixed assets

Tangible fixed assets are recognised at cost on acquisition and depreciated in equal annual instalments over their anticipated useful life, taking account of any expected residual value on disposal. The charity's freehold property has not been depreciated as its residual value greatly exceeds its cost and therefore no depreciation cost arises. The carrying value of properties is reviewed annually for indications of impairment and provision will be made if any arises.

Assets have been depreciated at the following rates:

Improvements to property - Over ten years

Minibuses - Over seven years

Other equipment - Over four years

#### Fund accounting

Where resources have been received to fund specified expenditure, it gives rise to restricted income in the statement of financial activities. Relevant expenditure incurred is applied against the income and any unexpended balance is shown as restricted funds at the balance sheet date. Where restricted funds are received for the acquisition of fixed assets, the funds are held as restricted until the asset is purchased. On purchase an amount equal to the cost of the asset is transferred to the fund representing tangible fixed assets. Designated funds are funds set aside by the trustees at their discretion for specific future purposes. The balance of funds representing tangible fixed assets is shown as a designated fund as such funds are unavailable for other purposes without disposing of the assets concerned.

#### Trustee remuneration, benefits and expenses

Trustees have not received remuneration or benefits from the charity. Expenses have been paid exclusively as reimbursement and classified by nature of cost in the accounts.

#### Staff remuneration

No employees received employer benefits exceeding £60,000.

#### Cash Flow

The Charity is exempt from preparing a cash flow statement.

Age Concern Voluntary Association for the Elderly

Merstham, Redhill and Reigate

Notes to the financial statements for the year ended 31 March 2025 (continued)

[Note 2 - Income](#)

	Unrestricted	Restricted	Total Income Y/E 31.3.25	Total Income Y/E 31.3.24
	£	£	£	£
<b>Donations, Fundraising, Grants &amp; Lettings</b>				
<b>General Donations Received</b>	13,234		13,234	13,419
<b>Legacies &amp; Bequests</b>	0		0	1,000
<b>Foundations and Other Companies Grants</b>			62,250	20,000
- Woodroffe Benton Foundation	1,750			
- Garfield Weston Foundation	15,000			
- Community Foundation for Surrey		10,000		
- Asda Grassroots	500			
- Bryan & June Amos Charitable Trust	30,000			
- Francis Winham Foundation		5,000		
<b>Local Authorities &amp; Governments Applications</b>			12,699	11,250
- Reigate & Banstead Borough Council (commissioned funding)	10,125			
- R&BBC Household Grants support fund		2,574		
<b>Lettings Income</b>	12,298		12,298	14,831
<b>Fundraising</b>	20,982		20,982	22,641
<b>Day Centre &amp; Clubs</b>				
Day Centre lunches & Clubs activities	21,576		21,576	23,809
Membership	1,685		1,685	1,516
<b>Transportation</b>				
Minibus fares Income	10,714		10,714	7,789
<b>Men's Shed</b>				
Shed Products Sales	305		305	286
<b>Other Projects</b>				
Specific Grants/Donations			26,297	14,125
- Shanley Foundation		2,000		
- Sport England		2,500		
- VARB's Sparks		1,797		
- National Lottery		20,000		
<b>Other</b>	1,074		1,074	1,259
	139,244	43,871	183,114	131,926

# Age Concern Voluntary Association for the Elderly

Merstham, Redhill and Reigate

Notes to the financial statements for the year ended 31 March 2025 (continued)

## Note 3 – Expenditure

	Expenditure on raising funds		Expenditure on charitable activities				Other Project Expenditure							Total Expenditure Y/E 31.3.25
	Cost of generating grants, donations & legacies	Cost of fundraising	Day centres and clubs	Transport	Befriending Service	Men's Shed	Exercise classes	Men's Shed Expansion project	Men's Shed, Monday club & Befriending Service (National Lottery Funds)	Free Meals	Entertaining	Fundraiser role	Shop Fittings	
<b>Direct Expenditure</b>														
Salaries expense	3,707	9,058	28,371	8,065	-	6,805								56,007
Consultancy Costs	2,179	726												2,905
Lunches Expense			6,877						-					6,877
Centre & Clubs Fundraising Activities		3,290												3,290
Outings and activities costs			210											210
Transport expenses				7,505					-					7,505
Expenses for Befriending Activities					-									-
Training Costs														-
Depreciation expense				8,445										8,445
Shed Costs & Tools						395								395
Expense for Other Projects Activities					2,728		2,620	1,797	4,622	2,125	1,498	2,000	31	17,422
														-
<b>Total Direct Costs</b>	<b>5,886</b>	<b>13,074</b>	<b>35,458</b>	<b>24,014</b>	<b>2,728</b>	<b>7,200</b>	<b>2,620</b>	<b>1,797</b>	<b>4,622</b>	<b>2,125</b>	<b>1,498</b>	<b>2,000</b>	<b>31</b>	<b>103,054</b>
<b>Support Expenditure</b>														
Premises expenses	650	1,444	3,917	2,653	301	795			563	449				10,774
Wages Merstham (support costs)	1,119	2,485	6,739	4,564	519	1,368								16,793
Office Expense	650	1,445	3,918	2,654	301	796								9,764
Governance Expense	174	388	1,051	712	81	213								2,619
Training Costs	-	-	-	-	-									-
Depreciation expense	94	209	567	384	44									1,299
Sundries	54	120	325	220	25									745
<b>Total Indirect Costs</b>	<b>2,742</b>	<b>6,091</b>	<b>16,518</b>	<b>11,187</b>	<b>1,271</b>	<b>3,173</b>	<b>-</b>	<b>-</b>	<b>563</b>	<b>449</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>41,994</b>
<b>Total Expenditure</b>	<b>8,628</b>	<b>19,165</b>	<b>51,976</b>	<b>35,202</b>	<b>3,999</b>	<b>10,373</b>	<b>2,620</b>	<b>1,797</b>	<b>5,185</b>	<b>2,574</b>	<b>1,498</b>	<b>2,000</b>	<b>31</b>	<b>145,048</b>

<b>SUPPORT COSTS APPORTIONMENT</b>	<b>TOTAL £</b>
Premises expenses	9,762
Wages Merstham	16,793
Office Expense	9,764
Governance Expense	2,619
Training Costs	-
Depreciation expense	1,299
Sundries	745
<b>Total Support Costs</b>	<b>40,982</b>

## Notes to the financial statements for the year ended 31 March 2025 (continued)

	Freehold land and buildings £	Improvements to Property £	Motor vehicles £	Other equipment £	Total £
<b>Cost or valuation</b>					
At the beginning of the year	133,324	95,379	59,112	16,568	304,383
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
At the end of the year	<b>133,324</b>	<b>95,379</b>	<b>59,112</b>	<b>16,568</b>	<b>304,383</b>
<b>Depreciation</b>					
At the beginning of the year	-	89,826	44,892	16,119	150,838
Charge for the year	-	849	8,445	450	9,743
Disposals	-	-	-	-	-
At the end of the year	-	90,676	53,337	16,569	160,581
<b>Net book value</b>					
At 31 March 2025	<b>133,324</b>	<b>4,703</b>	<b>5,775</b>	<b>(0)</b>	<b>143,802</b>
<b>At 31 March 2024</b>	<b>133,324</b>	<b>5,553</b>	<b>14,220</b>	<b>450</b>	<b>153,546</b>

**Note 5 - Debtors**

	Description	31 March 2025 £	31 March 2024 £
Sundry prepayments	Payments in advance for future fundraising events	105	175
	Annual Database Support agreement	660	-
	3 year Website Support agreement	418	42
		1,183	217
Accrued Income	Hall Hire	420	2,292
<b>Total Debtors</b>		<b>1,603</b>	<b>2,509</b>

**Note 6 - Creditors amounts falling due within one year**

	Description	31 March 2025 £	31 March 2024 £
Sundry creditors	March 25 PAYE	699	3,886
<b>Total Sundry Creditors</b>		<b>699</b>	<b>3,886</b>

Age Concern Voluntary Association for the Elderly

Merstham, Redhill and Reigate

Notes to the financial statements for the year ended 31 March 2025 (continued)

<b>Note 7 - Restricted Funds</b>					
Description	1 April 2024 £	Incoming Resources £	Resources Expended £	Restricted/Unrestricted Transfers £	31 March 2025 £
Befriending Service	4,160		(2,728)	-	1,432
Fundraiser role	-	2,000	(2,000)		-
Entertaining	1,375		(1,498)	123	-
Shop Fittings	31		(31)		-
Men's Shed expansion		1,797	(1,797)		-
Exercise classes		2,500	(2,620)	120	-
Men's Shed, Befriending & Monday Club		20,000	(5,185)		14,815
Free Meals		2,574	(2,574)		-
CFS Core Funding		10,000			10,000
Francis Winham Core Funding		5,000			5,000
<b>Total Restricted Funds</b>	<b>5,566</b>	<b>43,871</b>	<b>(18,433)</b>	<b>243</b>	<b>31,247</b>
<b>Note 8 - Unrestricted Funds</b>					
Description	1 April 2024 £	Incoming Resources £	Resources Expended £	Restricted/Unrestricted Transfers £	31 March 2025 £
Tangible fixed assets	153,546	-	(9,743)	-	143,802
Free reserves	41,183	139,244	(116,871)	(243)	63,312
Designated Reserves	20,000	-	-	-	20,000
<b>Total Unrestricted Funds</b>	<b>214,729</b>	<b>139,244</b>	<b>(126,615)</b>	<b>(243)</b>	<b>227,114</b>