

Charity registration number 1177031

**ASPECT LIVING FOUNDATION
(Charitable Incorporated Organisation)**

**TRUSTEES' REPORT AND FINANCIAL STATEMENT
FOR THE YEAR ENDED 30 APRIL 2025**

SCB (Accountants) Limited
31 Sackville Street,
Manchester,
M1 3LZ

ASPECT LIVING FOUNDATION

LEGAL AND ADMINISTRATIVE INFORMATION

FOR THE YEAR ENDED 30 APRIL 2025

Charity number	1177031
Principal address	31 Pembroke Close Ipswich Suffolk England IP2 8PE
Website	www.aspectliving.org.uk
Auditor	SCB (Accountants) Limited 31 Sackville Street, Manchester, M1 3LZ
Trustees	Miss TJ Arisrtodemou - (appointed on 01 May 2018) Miss S Sharlott (appointed on 01 February 2018) Miss S Renaut (appointed on 01 February 2018) Miss L Kemp (appointed on 01 February 2018) Mr L Taylor – Chairman (appointed on 01 February 2018)
Key management personnel	Miss TJ Arisrtodemou - Chief Executive Officer

ASPECT LIVING FOUNDATION

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FOR THE YEAR ENDED 30 APRIL 2025

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ASPECT LIVING FOUNDATION
TRUSTEES' REPORT
FOR THE YEAR ENDED 30 APRIL 2025

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Meals on Wheels - where it all started

The description "Meals on Wheels" was first used in 1943. It was during the second World War. English towns and Cities were being bombed, and a group of women realised the service was needed to help those in need. Those Women were the Woman's Voluntary Service, later to become the Royal Voluntary Service (RVS). Aspect Living Foundation was formed to take over this service in Suffolk when RVS stopped offering it in May 2018.

What makes Aspect Living Foundation unique?

- Our heritage can be traced back to the original Meals on Wheels, started in 1943.
- We Undertake a Health & Wellbeing check on every Customer.
- If required, we will plate up the meals, and ensure the recipient has a drink available.
- We are exempt from VAT, because of the Health & Wellbeing check.
- We are a vital part of Social Care in Suffolk, recognised by the NHS
- ALF delivers Meals 365 days-a-year
- All the ALF Team have Advanced DBS checks and are continually updating all required Safeguarding, Equality and Data Protection Training.

Aspect Living Foundation

In ALF's seventh year of trading we continued to build on our partnerships with D.I.S.T (Dementia Intense Support Team), The Red Cross, REACT (NHS Admission avoidance Team), INTs (Integrated Neighbourhood Team), SCC-ACC (Suffolk County Council Adult and Community workers), ESC (East Suffolk Council), Sue Ryder, Ipswich Hospital and West Suffolk Hospital, with whom we work together to support the health and well-being of all customers, with the aim of hospital admittance/readmittance avoidance and supported living independence in their own homes.

Once again in December the very generous Staff of the national BT Research Establishment at Martlesham on the outskirts of Ipswich Donated Gifts at their Giving Tree, these were delivered to all our customers who were alone and received Meals over the Christmas period.

Value Added Taxes and Other Taxes

ALF is exempt from VAT because we are not just a hot meal service, we also provide a Health and Well-being check on every visit, which is very beneficial for Customers who do not have this extra expense. Suffolk is a very rural county which means there can be long distances between Customers, but nevertheless all pay the same subsidised price for their Meal. When our Driver/Support Worker calls they will ensure nothing is amiss. They will plate up the meal if necessary and ensure the customer has a drink available, before moving on. If they are unable to speak to the Customer, the Office will contact the next-of-kin or emergency services as required, until a satisfactory explanation is received.

ASPECT LIVING FOUNDATION
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 30 APRIL 2025

Objectives and activities

The relief of those in need by reason of age in Suffolk and the surrounding area by the provision of a meals on wheels service to assist elderly people who are unable to prepare hot, nutritious meals themselves thereby helping them to live independently in their own homes.

The promotion and protection of good health among elderly people in Suffolk and the surrounding area by the provision of at home assistance to elderly people on discharge from hospital, working in collaboration with partners to help avoid hospital readmissions and to enable a return to independent living.

Aspect Living Foundation (ALF) carries out its charitable purposes principally via the provision of a Meals on Wheels service for the relief of those in need by reason of age. Access to the service will depend on the fulfilment of the criteria this covers the ability and need of the Service user i.e., Age, Dementia, cognitive function, mobility and if they are unable to prepare hot, nutritious meals themselves. This Service will also include a health and wellbeing check thereby helping them to live independently in their own homes.

We deliver hot meal service which operates 7 days per week, 365 days a year, and seeks to support elderly and vulnerable people to continue to live in their own homes and help keep them independent and reduce social isolation and malnutrition.

We have a wide and varied menu choice which can be completely personalised to suit most tastes, including vegetarian, gluten free, diabetic, or just favourites.

We can also provide a tea pack for the evening provision at the same time as delivering the hot meal, we can bring a sandwich, salad or wrap, along with a cake or cold dessert.

Our service is flexible and can be taken any number of days per week, as an on-going delivery option or just to help someone get over a recent hospital discharge or ill health, or even whilst regular carers are on holiday. There is no commitment and customers can stop/start at any time. Customers can normally start receiving our service within 24 hours of contacting us.

Each day starts at 7:30am for Office and Kitchen Staff. There are Meals to prepare, rounds to organise and New Customers to include. In a typical month we take on sixty new Customers, and this is very time-consuming as we need a great deal of information to ensure we can cater for every one of our 550 Customer's individual needs. In addition, Customers can update their requirements before 9.00am, to be effective that day, and as a result Rounds vary every day.

ALF now has a Fleet of twenty-one Vehicles for delivering Meals, and a pool of 65 Driver/Support Workers and Volunteers to call on. Meals are delivered to Customers between 11.30am and 2.15pm every day of the year. This is a complex logistical operation which usually runs very smoothly, unless, for example, the Orwell Bridge is closed because of high winds, when this impacts on every other road in the area.

At all ALF quarterly meetings, we keep in mind the Charity Commission's guidance on public benefit. The Trustees confirm they have referred to the Charity Commission guidance on public benefit when planning the charity's activities. Aspect Living Foundation's principal activity — the provision of a Meals on Wheels and Health & Wellbeing check service — directly relieves elderly persons in Suffolk who cannot prepare meals and reduces hospital admissions by providing post-discharge support. These activities provide public benefit by promoting health, reducing social isolation and supporting independent living.

We employ 47 staff and 24 volunteers each one of them are dedicated, caring people all with the same objective to support the elderly and vulnerable to live independent.

The Organisation would not be able to offer such a vital service without the valuable contribution of time, care, and dedication from the ALF team.

ASPECT LIVING FOUNDATION
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 30 APRIL 2025

To establish the business ALF relied heavily on Personal Finance and Personal Guarantees, as well as very generous Grants from a number of organisations. A charity has no Directors, Shareholders or Owners; all earnings are reinvested in the business, and ALF is very grateful to the Private individuals who had faith in this undertaking and pledged their money to support us. In Year six ALF is sufficiently established and has no debts.

Principal risks and uncertainties

The trustees maintain a risk register and the principal risks are: (a) Service continuity (fleet and drivers) — mitigated by fleet maintenance programme and pooled driver bank; (b) Safeguarding — mitigated by DBS checks and mandatory training; (c) Funding volatility — mitigated by diversified income and reserves; (d) Food safety — mitigated by HACCP and staff training; (e) Regulatory/compliance — mitigated by professional advice and external audit. The register is reviewed quarterly.

Significant activities

There are several factors which prevent malnutrition, hospital admission/readmission and a nutritious meal every day can help particularly when delivered with a smile.

Social isolation is one of the major contributors to limiting life expectancy and our friendly and approachable drivers/ Support Workers get to know our customers and spend a bit of time chatting to them as part of our service.

We find this encourages our customers to eat and helps us to recognise when any small change suggests we should alert next of kin or relevant health or social care professionals where we have concerns or if our customers ask us to.

Statistics show that 43% have dementia or other cognitive disease and would be unable to stay in their own homes without such services as Meals on Wheels. All of ALF's Drivers/Support Workers are 'Dementia Friends'.

We have found that we are not only supporting the receiver of the meals but the families as they now know that their loved one is receiving a hot main meal and a visit from someone else to check that they are safe and well.

Working in partnership with the different support groups we have been able to not only ensure the safety and well-being of the customer but also 'signpost' the relatives or family carers to different organisations that can offer support.

Due to Suffolk being very rural many elderly people will not have any human contact at all during the day therefore social isolation being one of the major problems resulting in depression and malnutrition. Relatives have commented that their loved one is not only healthier from the meals but also happier as they are seeing someone that they can talk to on a daily basis.

We have on numerous occasions, been to deliver a meal and found customers unwell and in need of medical help or on the floor as a result of a fall, being able to assist in getting them the support and help needed is not only a great help to themselves it is a relief to the relative's/family that someone is going into them. We pride ourselves on not just bring a nutritious meal but being there for someone to talk to, an aide or any support we are able to provide.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

ASPECT LIVING FOUNDATION
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 30 APRIL 2025

Achievements and performance

Financial review

Our 'Hospital to Home' project is funded by local funders, we liaised with Suffolk Community Foundation, an "umbrella" charity which invites Donations from local individuals and businesses, and then directs these funds to worthwhile causes.

The H2H project is a 7-day care package consisting of a hot main and dessert lunchtime meal and tea pack for the evening provision. The driver also completes a health and wellbeing check to ensure that the customer has the support needed. This is free of charge to the customer and enables them to get back into independent living and back into the community. Discharge Teams from all hospitals in Suffolk who have patients that are ready to be discharged but have no support network, can refer them for the 7-day H2H project knowing that the customer will be supported, this in turn helps the NHS free up much needed beds for further patients. We have been able to evident that this has prevented readmissions in some customers which proves the Project is successful, therefore we are hoping to continue the project into year seven.

Reserve Policy

Our operating reserve is intended to provide an internal source of funds for situations such as a sudden increase in expenses, one time unbudgeted expenses, unanticipated loss in funding, or uninsured losses.

The reserve may also be used for one-time, non recurring expenses that will build long-term capacity, as staff development, research and development, or investment in infrastructure.

Reserves are not intended to replace a permanent loss of funds or eliminate an ongoing budget gap. It is the intention of Aspect Living's reserves to be used and replenished within a reasonably short period of time.

The reserve policy will be implemented in concert with our other governance and financial policies and is intended to support the goals and strategies contained in these related policies and in our strategic and operational plans.

Even though there is a charge for the meals provided to the customer this does not cover all cost due to the rurality of the Suffolk area and therefore a small subsidy must be made by ALF. We have been lucky enough to have had the support of some local grants, The Lottery Community Fund which has enabled us to reach out and support more elderly and vulnerable in the rural areas of Suffolk.

We have used any funding to promote awareness of our service with the aim to expand into more rural areas therefore making these areas more financially viable.

The trustees have established a reserves policy to ensure the charity can meet its ongoing obligations. The target level of free reserves is £350,000 (equivalent to approximately 3 months of operational costs), which provides sufficient cover in the event of reduced income or unexpected expenditure. Free reserves at 30 April 2025 were £413,697. The trustees review the level of reserves at least annually.

ASPECT LIVING FOUNDATION
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 30 APRIL 2025

Start-up Finance

In early 2018, when ALF was being conceived, the charity of course had no published accounts or credit history. Nevertheless, two benefactors came forward and offered open-ended, unsecured Loans to the charity totalling £55,000 from their personal savings.

Without this finance ALF would not have been able to take over the vital Meals on Wheels service.

By November 2021 ALFs finances had improved so dramatically that the charity was able to repay the remainder of these funds and is now "debt-free". Aspect Living Foundation wishes to record its heartfelt thanks for the confidence shown in its ability to improve and diligently manage Meals on Wheels Suffolk successfully.

Year Seven

Our 'Hospital to Home' project is funded by local funders, we liaised with Suffolk Community Foundation, an "umbrella" charity which invites Donations from local individuals and businesses and then directs these funds to worthwhile causes.

The H2H project is a 7-day care package consisting of a hot main and dessert lunchtime meal and tea pack for the evening provision. The driver also completes a health and wellbeing check to ensure that the customer has the support needed. This is free of charge to the customer and enables them to get back into independent living and back into the community. Discharge teams from all hospitals in Suffolk who have patients that are ready to be discharged but have no support network, can refer them for the 7-day H2H project knowing that the customer will be supported, this in turn helps the NHS free up much needed beds for further patients. We have been able to evident that this has prevented readmissions in some customers which proves the project is successful, therefore we are hoping to continue the project into year seven.

We are a strong organisation, and, like a lot of organisations, have been through a lot if the first six years of our life as a charity but on the plus side, we have achieved so much: -

From 22nd May 2018 – 9th April 2025

Meals Delivered 908332

People Supported 129762 (over 7 days meal delivery)

Vehicles Owned 22

This has all been made possible due to the ALF Team on the ground who do an amazing job supporting the lovely people that have our Service, the Trustees that offer a massive amount of support to me and the charity and keep me grounded, all the Organisations that have believed in us from day one and the Benefactors that loaned the ALF the money to start this vital and rewarding service.

ASPECT LIVING FOUNDATION
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 30 APRIL 2025

Plans for future periods

Facing the Future with Confidence

ALF finished this Seventh Financial Year in a strong financial position, and able to look forward to the future with confidence. The H2H project is continuing into year 6 and we are hoping for it to be indefinite as not only does it alleviate pressure on the NHS but really supports the elderly get back into the community and independent living.

ALF - Meals on Wheels Suffolk is so much more than a meal delivery service, so many elderly and vulnerable people would not be able stay independently in their own homes without it. As we all move into later life and we can't do the things we used to be able to, or God forbid we get Alzheimer's or Dementia, and we can't cook, go to the supermarket, use a laptop to order online and have no family members to help us! The next move is a nursing home, care home or hospital. I don't know about you but moving house at a 'fit' age is stressful enough, imagine, being elderly and having to give up all that's near and dear to you; memories from way back when and even a loving pet which has been your only company for the past few years, to move into one room in a place full of strangers and have your privacy ripped from beneath you.

THAT'S how important Meals on Wheels is, keeping our elderly independent!

We are not JUST a meal service; we are a visit to someone during the day to check all is ok, a friendly face to chat to so they know they are not alone, a contact to the outside world however weird or wonderful it is, and in these times, the lucky ones who do have family, a reassurance for their loved ones and lastly a lovely hot meal and delicious dessert plated and placed in front of them with a drink to ensure they get the nutrition they need.

We are all looking forward to supporting many more elderly and vulnerable to stay happy, healthy, and independent in their own homes.

Structure, governance and management

Governing document

Aspect Living Foundation is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission (registration no. 1177031). The charity is controlled by its governing document and foundation model constitution.

There is a Data Protection and Safeguarding policies in place. DBS checks are carried out and reference checks prior to commencement of employment in line with the statutory requirements and all the Team are regularly reviewed and updated on all and any amendments.

Aspect Living Foundation (ALF) is partnered with D.I.S.T (Dementia Intense Support Team), The Red Cross, REACT (NHS Admission avoidance Team), INT's (Integrated Neighbourhood Team), SCCACC (Suffolk County Council Adult and Community workers), ESC (East Suffolk Council), Sue Ryder, Ipswich Hospital and West Suffolk Hospital whom we work together to support the health and wellbeing of all customers with the aim of hospital avoidance and supported living independent in their own homes.

The Trustees have a quarterly meeting in which all matters in consideration of the wellbeing of the charity, customers, staff, and volunteers are met.

ASPECT LIVING FOUNDATION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 30 APRIL 2025

Trustees

The trustees who served during the year and up to the date of signature of the financial statements were:

Miss TJ Aristodemou - Chief Executive Officer

Miss S Charlott

Miss S Renaut

Miss L Kemp

Mr L Taylor - Chairman

Trustees are appointed or reappointed by the Board annually (depending on initial term). New trustees receive an induction pack and meet senior staff. The Board maintains a register of interests which is reviewed at each meeting; potential conflicts are recorded and managed in line with our Conflicts of Interest policy

Statement of Trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales 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 of the incoming resources and application of resources of the charity for that year.

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 statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient 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, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and the financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

**ASPECT LIVING FOUNDATION
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 30 APRIL 2025**

Statement of Disclosure to Auditor

So far as the Trustees are aware, there is no relevant audit information of which the charity's auditors are unaware. Additionally, the Trustees have taken all the necessary steps that ought to have been taken as trustees in order to make themselves aware of any relevant audit information and to establish that the Charity's auditors are aware of that information.

The trustees' report was approved by the Board of Trustees.

Auditors

A resolution will be proposed and agreed at the Annual General Meeting that SCB (Accountants) Ltd. be re-appointed as auditors of the Charity for the ensuing year.

Approval

This report was approved by the Trustees on 19th December 2025 and signed on their behalf.

A handwritten signature in black ink, appearing to be 'TJ Arisrtodemou', written over a light blue rectangular background.

**Miss TJ Arisrtodemou
Trustee**

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF ASPECT LIVING FOUNDATION

Opinion

We have audited the financial statements of Aspect Living Foundation (the 'charity') for the year ended 30 April 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 30 April 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF ASPECT LIVING FOUNDATION

Opinions on other matters prescribed by the Charities Act 2011

In our opinion, based on the work undertaken in the course of the audit:

- The information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of trustees' remuneration specified by law are not made;
- we have not received all the information and explanations we require for our audit;
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Directors' and Trustees' Report.

Responsibilities of Trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to cease operation, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below:

We gained an understanding of the legal and regulatory framework that are applicable to the charity and considered the risk of acts by the charity that were contrary to applicable laws and regulations, including fraud. We discussed with the trustees the policies and procedures in place regarding compliance with laws and regulations. We discussed amongst the audit team the identified laws and regulations, and remained alert to any indications of non-compliance.

During the audit we focused on laws and regulations which could reasonably be expected to give rise to a material misstatement in the financial statements, including, but not limited to, Charity Act 2011 and SORP 2019. Our tests included agreeing the financial statement disclosures to underlying supporting documentation and enquiries with management.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF ASPECT LIVING FOUNDATION

Our procedures in relation to fraud included but were not limited to: inquires of management whether they have any knowledge of any actual, suspected or alleged fraud, and discussions amongst the audit team regarding risk of fraud such as opportunities for fraudulent manipulation of financial statements. We determined that the principal risks related to posting manual journal entries to manipulate financial performance and management bias through judgements in accounting estimates. We also addressed the risk of management override of internal controls, including testing journals and appropriateness of other entries in the nominal ledger; reviewing transactions around the end of the reporting period; and evaluating whether there was evidence of bias by the trustees that represented a risk of material misstatement due to fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charity's members, as a body. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



**Jeffrey Bor FCA (Senior Statutory Auditor)
For and on behalf of SCB (Accountants) Limited
31 Sackville Street, Manchester
M1 3LZ**

Date: 19 December 2025

ASPECT LIVING FOUNDATION

STATEMENT OF FINANCIAL ACTIVITIES

INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 APRIL 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
<u>Income:</u>							
Donations and legacies	3	4,624	13,000	17,624	6,175	39,364	45,539
Charitable activities	4	1,375,064	-	1,375,064	1,209,560	14,261	1,223,821
Other income	5	2,618	-	2,618	5,156	-	5,156
Total income		1,382,306	13,000	1,395,306	1,220,891	53,625	1,274,516
<u>Expenditure:</u>							
Charitable activities	6	1,318,579	11,293	1,329,872	1,174,387	54,285	1,228,672
Net incoming/(expenditure) and net movement of funds during the year		63,727	1,707	65,434	46,504	(660)	45,844
Reconciliation of funds							
Total funds brought forward		498,744	2,864	501,608	452,240	3,524	455,764
Total funds carried forward		562,471	4,571	567,042	498,744	2,864	501,608

CONTINUING OPERATIONS

None of the Charity's activities were acquired or discontinued during the above two financial periods.

TOTAL RECOGNISED GAINS AND LOSSES

The Charity has no recognised gains or losses other than the above movements in funds during the above two financial periods.

The notes on pages 15 to 26 form part of these financial statements.

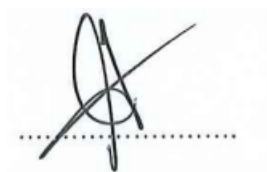
ASPECT LIVING FOUNDATION

BALANCE SHEET

AS AT 30 APRIL 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	11		152,356		192,619
Current assets					
Stocks	12	10,087		9,857	
Debtors	13	45,404		48,180	
Cash at bank and in hand		414,627		311,536	
Total Current Assets		470,118		369,573	
Liabilities					
Creditors: amounts falling due within one year	14	(55,432)		(60,584)	
Net current assets			414,686		308,989
Net assets			567,042		501,608
Funds of the Charity					
Restricted funds	15		4,571		2,864
Unrestricted funds	15		562,471		498,744
Total charity funds			567,042		501,608

The financial statements were approved by the Trustees on 19 December 2025.



Miss TJ Arisrtodemou
Trustee

The notes on pages 15 to 26 form part of these financial statements.

ASPECT LIVING FOUNDATION

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 30 APRIL 2025

	Notes	2025 £	£	2024 £	£
Net cash generated from operating activities	18		101,342		83,551
Cash flows from investing activities					
Purchase of tangible fixed assets		-		(91,645)	
Proceeds from disposal of tangible fixed assets		1,750		33,490	
Net cash used in investing activities			1,750		(58,155)
Net increase in cash and cash equivalent			103,092		25,396
Cash and cash equivalents at beginning of year			311,536		286,140
Cash and cash equivalents at end of year			414,627		311,536

The cash flow statement has been prepared in accordance with FRS 102 and the Charities SORP (FRS 102).

1. Accounting policies

Charity information

Aspect Living Foundation is a Charitable incorporated organisation.

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

1.1 Basis of preparation of accounts

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 1 January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019 rather than the Accounting and Reporting by Charities Statement of Recommended Practice effective from April 2005 which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The trust constitutes a public benefit entity as defined by FRS 102.

1.2 Preparation of accounts on a going concern basis

The Charity's Financial Statements show net surplus for the year of £65,434 (2024 - £45,844) and free reserves of £413,697 (2024- £308,299).

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. Trustees will continue to monitor and ensure spending to be done in line with income in order to maintain target level of reserves. The review of cashflow for 12 months from the date of approval of the financial statements, the associated assumptions that underpin it, secured new income and the steps that could be taken to reduce expenditure should this be necessary. We reviewed the reserve policy and available free reserves as well as modelled scenarios for actual and budgeted results to understand the impact of various income and expenditure.

Based on the information above, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operation for the foreseeable future and will remain surplus in future periods. Therefore, the trustees have adopted the going concern basis in preparing these accounts.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income recognition

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure recognition and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

ASPECT LIVING FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 APRIL 2025

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Asset category	Annual Rate
Plant and Machinery	20% Reducing Balance
Computer equipment	33% Straight Line
Motor vehicles	20% Reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Stocks

Stocks consist of food, packaging and consumable supplies used in the provision of the charity's meals-on-wheels service.

Stocks are stated at the lower of cost and net realisable value. Cost comprises purchase price and attributable delivery costs.

As stocks are not held for resale but for consumption in charitable activities, net realisable value represents the replacement cost..

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2025

1.11 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.12 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.13 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.14 Pension Costs

The charity operates a contributory defined contribution pension scheme, the assets of which are held separately from those of the charity. Pension costs are charged to the SOFA in the period to which they relate.

1.15 Taxation

ALF is a registered charity and is exempt within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.16 Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include audit and legal fees. These costs have been allocated to expenditure on charitable activities. The basis on which support costs have been allocated are set out in note 7.

1.15 Taxation

ALF is a registered charity and is exempt within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

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1.17 Operating leases

The charity classifies the lease of property as an operating lease. The rentals are charged to the Statement of Financial Activities on a straight-line basis over the lease duration. No assets are held under hire purchase agreements.

2 Judgement and key source of estimation uncertainty

In the application of the charity's accounting policies, the charity is required to make judgments, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The charity makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are addressed below.

(i) Useful economic lives of tangible assets

The annual depreciation charge for tangible assets are sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are reassessed annually. They are amended when necessary. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 APRIL 2025

3 Donations and Legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations	4,624	13,000	17,624	6,175	39,364	45,539

4 Charitable Activities

	Charitable Income 2025 £	Charitable Income 2024 £
Meals Delivered	1,283,020	1,110,089
Tea Packs	104,044	113,732
	1,387,064	1,223,821
Analysis by fund		
Unrestricted funds	1,375,064	1,209,560
Restricted funds	-	14,261
	1,375,064	1,223,821

5. Other Income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Bank interest earned	2,656	
Net (loss)/gain on disposal of tangible fixed assets	(38)	5,156
	2,618	5,156

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 APRIL 2025

6 Charitable activities

	Charitable Expenditure 2025 £	Charitable Expenditure 2024 £
Meals on wheels service	464,653	448,944
Staff costs	597,745	531,741
Depreciation and impairment	38,475	41,332
Office Expenses	6,314	9,296
Insurance	53,349	43,313
Light and Heat	29,152	30,326
Telephone	4,517	3,302
Postage and Stationery	2,790	3,340
Advertising	3,695	2,437
Motor expenses	28,345	33,259
Rates and Refuse Collection	4,850	4,342
Computer Costs	10,243	10,637
Repairs and Renewals	3,979	5,287
Premises Rent	50,805	43,336
Bank Charges	8,843	7,021
Bad debts	629	2,030
Travel expenses	223	409
	1,308,604	1,220,352
Share of governance costs (see note 7)	21,268	8,320
	1,329,872	1,228,672
Analysis by fund		
Unrestricted funds	1,318,579	1,174,387
Restricted funds	11,293	54,285
	1,329,872	1,228,672

7 Support Costs

	Support costs £	Governance costs £	2025 £	2024 £
Audit fees	-	8,520	8,520	8,160
Legal and professional	-	12,748	12,748	160
	-	21,268	21,268	8,320
Analysed between				
Charitable activities	-	21,268	21,268	8,320

ASPECT LIVING FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 APRIL 2025

8 Net Income / (Expenditure) for the year

This is stated after charging:

	2025	2024
	£	£
Depreciation of tangible fixed assets	38,475	41,332
Operating leases - rent	50,805	43,336
Auditors' remuneration	8,520	8,160

9 Employees

	2025	2024
	£	£
Salaries	571,806	512,625
National Insurance	22,118	15,890
Pension	3,821	3,226
	597,745	531,741

The average monthly head count was 46 (2024 - 45) for the charity and the average monthly number of full time staff based on full time equivalents employed by the charity including part time and temporary staff employed on holiday schemes during the period was as follows:

	2025	2024
Staff	46	45
Volunteers	16	16
Total	62	61

There were no employees whose annual remuneration was more than £60,000.

The key management personnel of the charity comprise of Chief Executive Officer.

No trustees received remuneration in the year except for the Chief Executive Officer, who is an employee of the charity and whose total employee benefits (including employer national insurance and employer pension) were £51,107 (2024: £59,110).

No trustee received reimbursed expenses during the year (2024: nil).

As mentioned in the Note 17, there were no other related party transactions.

10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 30 APRIL 2025

11 Tangible fixed assets

	Plant and Machinery £	Computer equipment £	Motor vehicles £	Total £
Cost				
At 1 May 2024	42,264	4,062	243,260	289,586
Additions	-	-	-	-
Disposals	-	-	(8,290)	(8,290)
At 30 April 2025	42,264	4,062	234,970	281,296
Depreciation and impairment				
At 1 May 2024	14,974	4,061	77,932	96,967
Depreciation charged in the year	5,458	-	33,017	38,475
Eliminated in respect of disposals	-	-	(6,502)	(6,502)
At 30 April 2025	20,432	4,061	104,447	128,940
Carrying amount				
At 30 April 2025	21,832	-	130,523	152,356
At 30 April 2024	27,290	-	165,328	192,619

12 Stock

	2025 £	2024 £
Stock	10,087	9,857

13 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	33,303	38,799
Prepayments	12,101	9,381
	45,404	48,180

14 Creditors: amounts falling due within one year

	2025 £	2024 £
Taxation and social security	3,792	4,628
Trade creditors	36,702	45,803
Other creditors	6,418	(703)
Accruals and deferred income	8,520	10,855
	55,432	60,584

There are no creditors due after more than one year.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 APRIL 2025

15 Movement in funds

	Balance at 1 May 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 1 May 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 30 April 2025 £
Restricted funds:									
Motor Vehicles	2,717	-	(543)	-	2,174	-	(2,174)	-	-
National Lottery Community Fund	-	24,280	(24,280)	-	-	-	-	-	-
Hospital to Home	807	15,084	(15,201)	-	690	1,000	(702)	-	989
Winter Hardship Fund	-	14,261	(14,261)	-	-	12,000	(8,418)	-	3,582
	<u>3,524</u>	<u>53,625</u>	<u>(54,285)</u>	<u>-</u>	<u>2,864</u>	<u>13,000</u>	<u>(11,293)</u>	<u>-</u>	<u>4,571</u>
Unrestricted Funds	452,240	1,220,891	(1,174,387)	-	498,744	1,382,306	(1,318,579)	-	562,471
Total Funds	<u>455,764</u>	<u>1,274,516</u>	<u>(1,228,672)</u>	<u>-</u>	<u>501,608</u>	<u>1,395,306</u>	<u>(1,329,872)</u>	<u>-</u>	<u>567,042</u>

There were no transfers between funds during the year.

Description, nature and purpose of restricted funds:

Motor Vehicle is used for providing meals service

National lottery community fund is received for supporting rural customers with pre paid meals and running costs for those areas, petrol, staffing etc

Hospital to Home is received for pre paid meals expenditure

Winter Hardship Fund is received for pre paid meals expenditure

Description, nature and purpose of unrestricted funds:

General fund represents funds available to spend at the discretion of the Trustees.

16 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fund balances at 30 April are represented by:						
Tangible assets	152,356	-	152,356	190,445	2,174	192,619
Current assets	413,697	989	414,686	308,299	690	308,989
	<u>566,053</u>	<u>989</u>	<u>567,042</u>	<u>498,744</u>	<u>2,864</u>	<u>501,608</u>

17 Related party transactions

Trustees' remuneration and expenses are stated in Note 9. No other related party transaction except stated in Note 9.

ASPECT LIVING FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 APRIL 2025

18 Reconciliation of net movement in funds to net cashflow from operating activities

	2025 £	2024 £
Surplus for the year	65,434	45,844
Gain on disposal of tangible fixed assets	38	(5,156)
Depreciation and impairment of tangible fixed assets	38,475	41,332
Movements in working capital:		
(Increase) in stocks	(230)	(2,141)
(Increase) in debtors	2,777	(9,552)
Increase in creditors	(5,152)	13,224
Net cash used in operating activities	101,342	83,551

19 Operating Lease Commitments

	2025 £	2025 £	2024 £	2024 £
	Rent	Service charge	Rent	Service charge
Within 1 year	47,400	1,764	47,400	1,764
Within 2-5 years	63,200	2,352	110,600	4,116
	110,600	4,116	158,000	5,880

20 Pension Costs

The pension cost charge represents contributions payable by the company to the fund and amounted to £3,821 (2024 - £3,226). Contributions totaling £Nil (2024 - £Nil) were payable to the fund at the year end and are included in creditors.

21 Financial Instruments

Financial assets measured at amortised cost comprise cash of £414,627 (2024: £311,536) and debtors of £45,404 (2024: £48,180).

Financial liabilities measured at amortised cost comprise creditors of £55,432 (2024: £60,584)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 APRIL 2025

22 Commitments and Contingent Liabilities

At the year end, the charity had no capital commitments contracted for but not provided in the financial statements.

At the year end, the trustees are not aware of any contingent liabilities requiring disclosure under FRS 102 (2024: £nil).

23 Events After the Reporting Date

The trustees confirm that there were no events occurring between the balance sheet date of 30 April 2025 and the date of approval of these financial statements that require adjustment to, or disclosure in, the financial statements.

24 Ultimate Controlling Party

For the whole of the year, the charity was under the control of the Trustees as shown on page 7.