

# READY GENERATIONS

England & Wales · Charity number 1186999

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2019-12-17

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

## Contact

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**Address** 42a Ullet Road  
Liverpool  
L17 3BP

**Phone** 01517344869

**Email** [sue@readygenerations.co.uk](mailto:sue@readygenerations.co.uk)

**Website** [www.readygenerations.co.uk](http://www.readygenerations.co.uk)

## Activities

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**Objects:** '1. TO ADVANCE THE EDUCATION OF PRE-SCHOOL CHILDREN IN THEIR COGNITIVE, SOCIAL, EMOTIONAL AND PHYSICAL DEVELOPMENT THROUGH THE PROVISION OF EDUCATIONAL ACTIVITIES AND INTERACTION WITH THE ELDERLY.2. TO RELIEVE THE NEED OF THE ELDERLY BY PREVENTING LONELINESS THROUGH THE PROVISION OF SOCIAL INTERACTIONS WITH PRE-SCHOOL CHILDREN.'

**Activities:** We are a charity working nationally to support, deliver, research and evaluate intergenerational activity and services.

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-01	£508,197	£446,089	£101,440	13
2024-04-01	£357,314	£309,189	-	-
2023-04-01	£100,088	£108,881	-	-
2022-04-01	£9,683	£272	-	-
2021-04-01	£2,548	£725	-	-

## Trustees

Name	Role	Appointed
Susan Egersdorff	Chair	2023-09-01
Anna Park		2021-02-01
Elizabeth Claire Ludden		2023-09-01
Kate Williams		2022-11-01

**READY GENERATIONS**

England & Wales - Charity number 1186999

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# Accounts

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## **Annual Report**

Reporting Period 1 April 2024 to 1 April 2025

**Annual Report and Financial Statement**

**Reporting period ended 1 April 2025**

**A Charitable Incorporated Organisation (CIO)**

**Company registration number: CE020039**

**Charity number: 1186999**

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**REPORT OF THE TRUSTEES  
FOR THE REPORTING PERIOD  
1 APRIL 2024 TO 1 APRIL 2025**

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**Trustees**

The Trustees serving on the Trust Board during the reporting period

<b>Name</b>	<b>Appointed</b>	<b>Resigned</b>	<b>Renewed</b>	<b>Length of service</b>	<b>For review</b>
Susan Egersdorff	01.09.19		01.09.23	4 years	01.09.27
Elizabeth Claire Ludden	01.09.19		01.09.23	4 years	01.09.27
Anna Park	01.02.21		01.02.25	4 years	01.02.29
Kate Williams	01.11.21		01.11.25	4 years	01.11.29

**Registered office**

42A Ullet Road  
Liverpool  
L17 3BP

**Charitable Incorporated Organisation (CIO)**

**Charity number**

1186999

**Website**

[www.readygenerations.co.uk](http://www.readygenerations.co.uk)

# REPORT OF THE TRUSTEES OF READY GENERATIONS

For the period 1.4.24 to 1.4.25

## Introduction

The charitable trustees of the *Charity Ready Generations* who for the purposes of charitable law comprise the Trust Board, are pleased to present their Annual Report together with the financial statements of the Charity for the period ending 1 April 2025 which are also prepared to meet the requirements of the *Charities Act 2011* and *Charitable Incorporated Organisations (General) Regulations 2012* ('General Regulations') and the *Charitable Incorporated Organisations (Insolvency and Dissolution) Regulations 2012* ('Dissolution Regulations').

The Report has been set out to demonstrate how Trustees have fulfilled their legal duties to:

- always act in the Charity's best interests
- manage the Charity's resources responsibly
- act with reasonable care and skill

## Structure, governance and management

The Trustees are responsible for the overall management and control of the Charity and meet 4 times a year. The work of implementing the Charity's policies and strategic plan is carried out by the Trustees at Board Meetings. The Charity does not currently have any sub-committees. All Trustees give of their time freely and no remuneration was paid in the reporting period although travel expenses were paid to Trustees. No Trustee or person connected with a serving Trustee received any benefit from any service/activity of the Charity and no pecuniary or other conflicts of interest were reported.

### **a) Constitution**

*Ready Generations* is a Charitable Incorporated Organisation (Foundation Model). It is not a limited company or subject to company regulation.

The Charities Act 2011 creates the basic legal framework for *Ready Generations CIO*.

This framework is completed by the following regulations:

- the Charitable Incorporated Organisations (General) Regulations 2012 ('General Regulations')
- the Charitable Incorporated Organisations (Insolvency and Dissolution) Regulations 2012 ('Dissolution Regulations')

**a) Method of appointment or election of trustees**

The management of the charitable incorporated organisation is the responsibility of the Trustees who are elected and co-opted under the terms of Ready Generation's *Constitution of Charitable Incorporated Organisation – Foundation Model*.

**b) Induction and professional development of trustees**

On appointment, Trustees follow an induction process and are given copies of all appropriate documents and relevant guidance in order for them to understand their role. This includes the Charities Commission Guidance for England and Wales, *The Essential Trustee*. All Trustees have been chosen with a view to them leading the Charity with the correct range of skills expedient to setting up, developing and managing the running of *Ready Generations* and strategically guiding its progress, priorities and future direction.

**c) Organisation structure and decision making**

The Charity has a Trust Board which meets regularly. Between Board meetings, necessary operational decisions and actions taken are the responsibility of the Chair in consultation with individual Trustees. All decisions are reported back to the Board and this decision-making process is evidenced through Board minutes.

**d) Risk assessment**

Trustees regularly assess the major risks to which Ready Generations is exposed, in particular those related to the operations and finances of the charitable company and are satisfied that systems and procedures are in place to mitigate exposure to the major risks. This position is regularly monitored and reviewed through the use of a *Risk Register*. The Charity also maintains appropriate insurances to protect against any potential risk from operating its business.

## **Charitable objects**

The objects of the Charity are as follows:

- to advance the education of pre-school children in their cognitive, social, emotional and physical development through the provision of educational activities and interaction with older people.
- to relieve the need of older people by preventing loneliness through the provision of social interactions with pre-school children.

## **Safeguarding**

Over the reporting period Trustees have taken their safeguarding responsibilities very seriously and worked together to maintain a strong *culture of safeguarding* across everything the Charity does. This is of fundamental importance as the Charity works alongside vulnerable children, young and older people. All Trustees, volunteers and staff are aware of, trained and kept up to date with all government safeguarding expectations in line with the most updated statutory guidance *Keeping Children Safe in Education 2025*. Trustees have robust child protection and safeguarding policies and procedures that relate to both children and vulnerable adults (Care Act 2014).

## **Equality and Diversity**

Ready Generations respects and values difference. As a charity directly providing services, it recognises the importance of setting out a clear commitment to promoting fairness and tackling discrimination. Since Ready Generations received charitable status in 2019 our *Equality and Diversity Policy* outlines two main pledges:

### **Volunteers and participants**

No volunteer or participant in our intergenerational experiences and opportunities will receive less favourable treatment on the grounds of race, colour, nationality, ethnic or national origin, sex, gender identity, marital status, sexual orientation, disability, trade union activity, age, religion or belief, pregnancy or maternity, social or economic status, political beliefs. No-one will be disadvantaged by conditions or requirements which cannot be justified.

### **Service delivery and charitable operations**

Ready Generations, recognising its responsibilities as a provider of services within communities, will ensure its services, including the ones carried out in partnership with others, are available equally to all, regardless of race, colour, nationality, ethnic origin, sex, gender identity, marital status, sexual orientation, disability, age, religion or belief, pregnancy or maternity, social or economic status or political beliefs, making sure that no one is disadvantaged by conditions or requirements which cannot be justified.

The statutory responsibilities we follow in relation to children are set out in:

- Department for Education (DfE) *Keeping Children Safe in Education 2025*
- Department for Education (DfE) *Working Together to Safeguard Children 2023*
- Department for Education (DfE) *Early Years Foundation Stage Framework 2025*

Statutory responsibilities in relation to adults are set out in:

- Gov UK *Sections 42-46 and Schedule 2 of the Care Act 2014*
- Department of Health and Social Care *Care and Support Statutory Guidance 2025*
- *Human Rights Act 1998*

## **Achievements and performance**

Over the reporting year, the Charity has maintained its largest project in partnership with Belong Ltd, a registered society under the *Co-operative and Communities Benefit Societies Act 2014 (registered number 27346R)*. Belong Ltd is a provider of care villages across the North West of England. The project involves the operation of a 24 place intergenerational nursery in the heart of Belong Care Village Chester. The intergenerational nursery (Ready Generations Nursery in Belong) and care village are now in their third year of operation, opening together in August 2022. The intergenerational nursery is a groundbreaking project nationally, as it is the first fully integrated intergenerational nursery to be opened in the heart of a care facility.

The Nursery brings pre-school children and older people together on a daily basis using a bespoke *Mirrored Care and Learning Framework* created by Ready Generations. The Framework ensures that there are clear and robust expectations around the planning and provision of joint experiences and opportunities with a focus on lifelong learning, wellbeing and purposeful social interaction. The Nursery continues to be major project for the Charity with a growing staff team of 12 employees and two regular volunteers.

The impact of the project has continued to receive national and international interest over the course of the year. This has included academic research interest and further national media attention. The work of the Charity has featured on a number of radio channels including BBC World Service, Radio Merseyside and Radio Bristol. A short film of our intergenerational work was commissioned by the Froebel Trust and is available on their website.

Through this growing interest awareness of our work has extended across social media:

- X (followers 3690 at April 2025)
- Linked-In (followers 1560+ at April 2025)
- Ready Generations Nursery website
- Ready Generations Nursery facebook page
- Intergenerational articles in Nursery World
- Research report for Froebel Trust

## **Sector awards**

Over the reporting period, the work of Ready Generations has been recognised through a prestigious sector award:

National Day Nurseries Association – Nursery of the Year 2025

The charity has also been a finalist in a range of other sector awards:

Nursery World

Dementia Care

Markel 3<sup>rd</sup> Sector Care Awards

## **Intergenerational Leadership Network**

Over the year we developed our *Intergenerational Leadership Learning Days into a Intergenerational Leadership Network*. This has met 3 times over the year and welcomed a range of innovative care speakers and influencers. The Network currently has over 50 members from across the North West.

## **Partnerships**

We have continued to deepen our professional partnerships with other charities, social enterprises, think tanks and campaigns in order to support the national development of intergenerational thinking.

Over the reporting year, we have deepened our collaborative activity through the creation of a pioneering Chester Creative Health Partnership. This is a cross sector collaboration supporting creative all-age interventions and projects. Core members oversee the governance and reach of the partnership which now includes care settings, schools, nurseries and community groups.

We have also collaborated in the design and creation of children's picture books. Grandpa's Rebel Rhapsody has been published with Richard O'Neill, whilst a series of intergenerational board books for children is in process with international independent publishers, Childsplay.

### **Other international and national partners:**

- Gen-All England
- NAPA (National Association of Activity Providers)
- Jo Cox Foundation
- National Day Nurseries Association
- Generations United (USA)
- Salzburg Global Education
- Generations Working Together (Scotland)
- Institute for Intergenerational Practice (Australia)
- Bright Horizons Group
- Seven Stories - the National Centre for Children's Books
- Halsall Lloyd Architects Partnership

### **Local partners:**

- Cheshire Health-Box
- Chester Social Prescribing Team
- Chester Business Club
- Live the Beat
- Live Cheshire
- Theatre Porto
- Storyhouse Chester
- Grosvenor Museum
- Cheshire Dance
- Moxy Hotel Chester
- Hoole All Saints CE Church
- Blackburne House Liverpool
- Everton in the Community, Liverpool
- Goofus Theatre Company

### **Research**

During the reporting year Ready Generations was formally designated as a North West Coast Living Lab in Ageing and Dementia through the University of Liverpool (funded by the National Institute for Health and Care Research). As a Living Lab, we work with researchers to develop research opportunities and improve knowledge and skills to improve dementia and ageing care.

We continue to work alongside colleagues from Northumbria University, with our Froebel research report to be published early in 2026.

## Evidence into practice research

Over the reporting year, we have continued to develop our research work in three key areas:

- **Born4Life**

This continues to be a national programme, working with outstanding nursery providers to research different approaches to bringing generations together for the benefit of both. A research paper through the international *Journal of Intergenerational Relationships* with publication was published in August 2024.

- **Living Lives Together**

This is our main Creative Health Partnership research pilot. It explores the potential of creativity to maintain and improve health, wellbeing and learning outcomes across the life course.

- **Listen Up!**

Working with acoustic environment specialists, Symphony Sounds, we are researching the impact of improving the sound quality within care and early education settings for individuals with hearing loss or auditory processing disorder.

## Intergenerational Champions

We continue to increase the number of older people actively supporting our work as intergenerational champions. Several of the champions, resident at the Belong Village have progressed to become daily support educators helping the children in structured ways with reading, phonics, science and keeping active.

Our volunteer numbers have also increased through continued collaboration with Live Cheshire, a charity focused on support for people with disabilities. We now have 5 regular volunteers who support in a range of ways from piano playing to spoken word experiences.

## Storyteller in residence

Richard O'Neill MBE continues to work closely with us as our *storyteller in residence*. Richard is an internationally renowned storyteller, playwright and author. He visits regularly involving all ages in creative storytelling and woodworking experiences. Richard's input over the year, has enabled us to develop our ideas around the importance of creative health and

wellbeing. Richard's support has also supported us to increase our national network of supporters.

## **Sankofa Songsters choir**

Amanda Wrigley of Live the Beat continues to lead our Sankofa Songsters all age choir. In December 2024, the choir received a personal invitation from Catherine Princess of Wales to sing at her Together at Christmas Carol Concert at Westminster Abbey. This amazing experience was enjoyed by over forty choir members ranging in age from 11months to 88years and was broadcast on ITV on Christmas Eve 2024.

## **Grants and fundraising**

Over the reporting period we have received funding from the following sponsors and funders. We remain hugely grateful to them all for their generosity and belief in our work.

- Local Giving- Magic Little Grants
- Chester Business Club
- Boodles
- Cheshire Community Fund
- Jim Mackie Trust

## **Future priorities**

Over 2025-2026 we have a number of strategic and operational priorities:

- increasing membership and reach of the Intergenerational Leadership Network.
- promoting and implementing Listen Up!
- developing the Hope Collective Global project
- engaging more with intergenerational housing and co-housing schemes
- developing local multi-sector partnerships through the Creative Health Partnership

We have organised these priorities into a set of four key actions:

### **Key Action One - Ready Generations Nursery**

Objective: Enhance and expand interactions between people of all ages through effective partnership with Belong Villages.

Actions:

- Introduce new invitations, experiences and opportunities that encourage meaningful interaction between children and older people.
- Extend reach to include more local primary schools.
- Ensure consistent quality improvement across all teaching and learning.
- Embed the Attuned Relationships Model and Mirrored Care and Learning Framework.
- Conduct regular assessments to tailor experiences to individual needs and preferences.
- Invest in the physical space to create a more welcoming and inclusive environment.
- Explore opportunities for outdoor spaces and gardens to facilitate more shared experiences linked with the natural environment.

### **Key Action Two -Community Collaborations**

Objective: Create opportunities for more co-creation and collaboration with communities of all ages.

Actions:

- Expand the reach of the Creative Health Partnership.
- Organise community/professional events that showcase the positive impact of intergenerational invitations, opportunities and experiences.
- Develop the work of the North West Living Lab.

### **Key Action Three Leadership and professional development**

Objective: Expand reach and scale of the Intergenerational Leadership Network.

Actions:

- Provide ongoing professional development pathways for leaders to enhance their ability to lead and facilitate intergenerational programmes.
- Implement mentorship programmes between leaders and their teams.
- Review *Leadership Competency Framework and Maturity Matrix* for intergenerational practice.

### **Key Action Four - Brand development nationally and internationally**

Objective: Elevate Ready Generations position as a leading influence in intergenerational research and pedagogy.

Actions:

- Develop a stronger marketing and communications strategy to highlight the success stories of our intergenerational model
- Explore opportunities for greater collaboration with intergenerational research and programmes globally
- Position Ready Generations as a thought leader in the field through participation in national and international conferences and events
- Enhance our online presence through social media, blogs, academic articles and a fully user-friendly website
- Utilise digital platforms to share insights, resources, and success stories Utilise digital platforms to transform perceptions around ageing and the contributions made by older people
- Develop programmes that allow children and young people to learn from older people and vice versa e.g. the young supporting older people to become better connected digitally to reduce isolation and promote connection.

## **Potential barriers**

The Charity is realistic that this is groundbreaking work, currently with low levels of political interest. Alongside this the funding environment is exceptionally challenging. However, the range of unmet needs across all ages and the ageing demographic suggest that more action is needed. We intend to be ready to contribute meaningfully to any emerging policy or initiative. In the meantime we highlight a number of challenges that will be a focus of our attention over 2025-6:

- availability of funding and resources
- knowledge, skills and understanding of professionals to drive agenda forwards
- possibility of redirecting some resource from reactive service delivery to self-serving community models
  
- deepening challenges of austerity, marginalisation, mental health and social isolation.

## **Governance development**

Trustees have conducted their annual review of trustee competencies and have considered the skills and experience that would help us to move

forwards. The following table highlights the skills and balance we still require.

<b>Trustee Expertise</b>	<b>Covered by existing Trustees</b>
Legal	No
Financial/accounting/business development	No
Early years and primary education	Yes
Older peoples' care and dementia	Yes
Senior managerial or charities/grant-funding experience	Yes
Equal opportunities or disability needs	Yes
Diverse communities/cultures representation	No
Clinical knowledge around age and health	No
Marketing and branding	No

## **Further information**

For further information about our work the following reports are available on our website.

*Visions of Us* – Year One Impact Report

*The Weaving of Us* – Year Two Impact Report

Living Lives Together *Harmony Wheels Report*

[www.readygenerations.co.uk](http://www.readygenerations.co.uk)

## **Annual Financial Report**

### **Profitability and reserves**

The Charity's aim is to create unrestricted reserves equivalent to six months expenditure. Since the last reporting period the Charity has made steady progress towards this aim.

## **Public benefit**

When considering the work of *Ready Generations*, Trustees have complied with the duty in *Section 4* of the *Charities Act 2011* to have due regard to the Charity Commission's general guidance on public benefit.

## **Going concern**

As part of their financial scrutiny and probity responsibilities Trustees have taken account of the document *Going Concern and Liquidity Risk Guidance for Directors of UK Companies 2009* issued by the *Financial Reporting Council* and believe *Ready Generations* is a going concern. This assessment is based upon the funding available and income expected to be received from the planned services, particularly *Ready Generations Nursery*.

## **Financial oversight**

Trustees are responsible for the maintenance and integrity of the general and financial information included on the Charity's website and take this responsibility very seriously. All safeguarding and GDPR requirements are kept under full review and monitored through Board Meetings.

## **Financial review**

During the year ended 1 April 2025, the charity reported total income of £508,197 (2024: £357,314), primarily from nursery fees and grant funding. Income from charitable activities increased to £498,149 (2024: £354,045), including nursery fee income of £331,857 and restricted grant funding of £160,131 received from the local authority and the Welsh Government in respect of funded early years childcare.

Total expenditure for the year was £446,089 (2024: £309,189), all of which related to charitable activities. Staff costs remained the charity's largest area of expenditure, reflecting the delivery of frontline services.

The charity generated a surplus of £62,108 for the year (2024: £48,125). Restricted grant income was fully utilised in accordance with funding conditions, resulting in no restricted funds being carried forward at the year end.

The charity's financial position strengthened during the year, with unrestricted funds increasing to £101,440 (2024: £39,332) and cash balances rising to £91,128 (2024: £43,525). The Trustees consider the charity to be financially stable and adequately resourced to continue its activities.

This report was approved by Trustees in December 2025 and signed on their behalf by:



Susan Egersdorff

Chair of Trust Board

Trustees acknowledge their responsibilities for complying with the requirements of the Charities Commission with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to *Charitable incorporated Organisations* and the *Charity's Act 2011*.

The financial statements were approved and authorised for issue by the Board December 2025 and signed on its behalf by:

Sue  
Egersdorff



Chair of  
Trust Board

Charity registration number 1186999 (England and Wales)

Company registration number CE020039

**READY GENERATIONS**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 1 APRIL 2025**



# READY GENERATIONS

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Mrs E Ludden Mrs A Park S Egersdorff K Williams
<b>Charity number (England and Wales)</b>	1186999
<b>Company number</b>	CE020039
<b>Registered office</b>	42a Ullet Road Liverpool L17 3BP
<b>Independent examiner</b>	Xeinadin North West Limited First Floor, The Foundation Herons Way Chester Business Park Chester Cheshire CH4 9GB

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# READY GENERATIONS

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# READY GENERATIONS

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF READY GENERATIONS

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I report to the Trustees on my examination of the financial statements of Ready Generations (the Charity) for the year ended 1 April 2025.

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

As the Trustees of the Charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

### **Independent examiner's statement**

Since the Charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the Charity as required by section 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Stephanie Baker BA(Hons) ACA

**Xeinadin North West Limited**

First Floor, The Foundation

Herons Way

Chester Business Park

Chester

Cheshire

CH4 9GB

30 January 2026

# READY GENERATIONS

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 1 APRIL 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
<b>Income from:</b>							
Donations and legacies	3	10,048	-	10,048	3,269	-	3,269
Charitable activities	4	338,018	160,131	498,149	315,462	38,583	354,045
<b>Total income</b>		<u>348,066</u>	<u>160,131</u>	<u>508,197</u>	<u>318,731</u>	<u>38,583</u>	<u>357,314</u>
<b>Expenditure on:</b>							
Charitable activities	5	285,958	160,131	446,089	270,606	38,583	309,189
<b>Total expenditure</b>		<u>285,958</u>	<u>160,131</u>	<u>446,089</u>	<u>270,606</u>	<u>38,583</u>	<u>309,189</u>
<b>Net income and movement in funds</b>		62,108	-	62,108	48,125	-	48,125
<b>Reconciliation of funds:</b>							
Fund balances at 2 April 2024		39,332	-	39,332	(8,793)	-	(8,793)
<b>Fund balances at 1 April 2025</b>		<u>101,440</u>	<u>-</u>	<u>101,440</u>	<u>39,332</u>	<u>-</u>	<u>39,332</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

# READY GENERATIONS

## STATEMENT OF FINANCIAL POSITION

AS AT 1 APRIL 2025

	Notes	2025 £	£	2024 £	£
<b>Fixed assets</b>					
Tangible assets	11		21,289		24,047
<b>Current assets</b>					
Cash at bank and in hand		91,128		43,525	
<b>Creditors: amounts falling due within one year</b>	12	(10,977)		(28,240)	
<b>Net current assets</b>			80,151		15,285
<b>Total assets less current liabilities</b>			101,440		39,332
<b>The funds of the Charity</b>					
Unrestricted funds	15		101,440		39,332
			101,440		39,332

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 1 April 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 30 January 2026



S Egersdorff  
**Trustee**

Company registration number CE020039 (England and Wales)

# READY GENERATIONS

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 1 APRIL 2025

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	Notes	2025 £	£	2024 £	£
<b>Cash flows from operating activities</b>					
Cash generated from operations	17		52,955		36,678
<b>Investing activities</b>					
Purchase of tangible fixed assets		(5,352)		(14,644)	
<b>Net cash used in investing activities</b>			(5,352)		(14,644)
<b>Net cash generated from financing activities</b>			-		-
<b>Net increase in cash and cash equivalents</b>			47,603		22,034
Cash and cash equivalents at beginning of year			43,525		21,491
<b>Cash and cash equivalents at end of year</b>			91,128		43,525

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# READY GENERATIONS

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 1 APRIL 2025

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#### 1 Accounting policies

##### Charity information

Ready Generations is a private company limited by guarantee incorporated in England and Wales. The registered office is 42a Ullet Road, Liverpool, L17 3BP.

#### 1.1 Basis of preparation

The financial statements have been prepared in accordance with the Charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The Charity is a Public Benefit Entity as defined by FRS 102.

The Charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

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 financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 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 or grantors 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

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.

Grant income is recognised when the charity is entitled to the funds, receipt is probable and the amount can be measured reliably.

Grants received from the local authority and the Welsh Government in respect of funded early years education and childcare, including the government-funded entitlement hours, are treated as restricted income, as they are subject to specific conditions regarding their use.

Nursery income comprises fees and charges for childcare services provided to parents and carers. Income is recognised when the childcare services are delivered.

# READY GENERATIONS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 1 APRIL 2025

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### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

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.

#### 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:

Fixtures and fittings	20% straight line
-----------------------	-------------------

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 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.

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

# READY GENERATIONS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 1 APRIL 2025

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### 1 Accounting policies (Continued)

#### ***Derecognition of financial liabilities***

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

#### **1.9 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.

#### **1.10 Retirement benefits**

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### 2 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the Trustees are required to make judgements, 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 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.

#### **Key sources of estimation uncertainty**

#### **Determining residual values and useful economic lives of tangible fixed assets**

The company depreciates tangible assets over their estimated useful lives based on historic performance. The actual lives can vary. Judgement is applied also in the residual values of fixtures and fittings. When determining the residual value the directors aim to assess the amount that the asset would currently obtain if the asset were disposed using market prices where possible.

### 3 Income from donations and legacies

	<b>Unrestricted funds 2025 £</b>	<b>Unrestricted funds 2024 £</b>
Donations and gifts	10,048	3,269

# READY GENERATIONS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 1 APRIL 2025

### 4 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<b>Intergenerational practice innovation</b>						
Nurse fees	331,857	-	331,857	309,249	-	309,249
Grants	-	160,131	160,131	-	38,583	38,583
Training income	6,161	-	6,161	6,213	-	6,213
	<u>338,018</u>	<u>160,131</u>	<u>498,149</u>	<u>315,462</u>	<u>38,583</u>	<u>354,045</u>

### 5 Expenditure on charitable activities

	Intergenerational practice innovation 2025 £	Intergenerational practice innovation 2024 £
<b>Direct costs</b>		
Staff costs	309,470	219,963
Depreciation and impairment	8,110	7,040
Repairs and renewals	305	8
Direct charitable support	84,651	50,222
Insurance	2,536	2,285
Advertising	1,485	1,840
Postage and stationery	5,499	3,241
Sundry expenses	6,949	368
Recruitment fees	3,116	16,612
Travel expenses	12,281	6,094
Other operating leases	7,349	-
	<u>441,751</u>	<u>307,673</u>
<b>Share of support and governance costs (see note 6)</b>		
Governance	4,338	1,516
	<u>446,089</u>	<u>309,189</u>
<b>Analysis by fund</b>		
Unrestricted funds	285,958	270,606
Restricted funds	160,131	38,583
	<u>446,089</u>	<u>309,189</u>

# READY GENERATIONS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 1 APRIL 2025

### 6 Support costs allocated to activities

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Governance costs	4,338	1,516
	<u>4,338</u>	<u>1,516</u>
<b>Analysed between:</b>		
Intergenerational practice innovation	4,338	1,516
	<u>4,338</u>	<u>1,516</u>

### 7 Net movement in funds

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	4,338	1,516
Depreciation of owned tangible fixed assets	8,110	7,040
	<u>4,338</u>	<u>7,040</u>

### 8 Trustees

Two of the Trustees, who are also key management personnel, were reimbursed for travel expenses totaling £12,281 in the year (2024 - £6,094). These Trustees received £nil remuneration during the year (2024 - £nil).

No other Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year (2024 - £nil).

### 9 Employees

The average monthly number of employees during the year was:

	<b>2025</b>	<b>2024</b>
	<b>Number</b>	<b>Number</b>
	13	13
	<u>13</u>	<u>13</u>
<b>Employment costs</b>		
	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Wages and salaries	304,525	216,523
Other pension costs	4,945	3,440
	<u>309,470</u>	<u>219,963</u>

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

### 10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

# READY GENERATIONS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 1 APRIL 2025

### 11 Tangible fixed assets

	<b>Fixtures and fittings</b>
	<b>£</b>
<b>Cost</b>	
At 2 April 2024	35,198
Additions	5,352
	<hr/>
At 1 April 2025	40,550
	<hr/>
<b>Depreciation and impairment</b>	
At 2 April 2024	11,151
Depreciation charged in the year	8,110
	<hr/>
At 1 April 2025	19,261
	<hr/>
<b>Carrying amount</b>	
At 1 April 2025	21,289
	<hr/> <hr/>
At 1 April 2024	24,047
	<hr/> <hr/>

### 12 Creditors: amounts falling due within one year

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Other taxation and social security	8,393	5,827
Trade creditors	964	20,793
Accruals and deferred income	1,620	1,620
	<hr/>	<hr/>
	10,977	28,240
	<hr/> <hr/>	<hr/> <hr/>

### 13 Retirement benefit schemes

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Defined contribution schemes</b>		
Charge to profit or loss in respect of defined contribution schemes	4,945	3,440
	<hr/> <hr/>	<hr/> <hr/>

The Charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Charity in an independently administered fund.

# READY GENERATIONS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 1 APRIL 2025

#### 14 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 2 April 2024	Incoming resources	Resources expended	At 1 April 2025
	£	£	£	£
Nursery funding	-	160,131	(160,131)	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>Previous year:</b>	<b>At 2 April</b>	<b>Incoming</b>	<b>Resources</b>	<b>At 1 April</b>
	<b>2023</b>	<b>resources</b>	<b>expended</b>	<b>2024</b>
	£	£	£	£
Nursery funding	-	38,583	(38,583)	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

#### Nursery funding

This fund represents grant income received from the local authority and the Welsh Government in respect of government-funded early years education and childcare, including the funded entitlement hours.

#### 15 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 2 April 2024	Incoming resources	Resources expended	At 1 April 2025
	£	£	£	£
General funds	39,332	348,066	(285,958)	101,440
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>Previous year:</b>	<b>At 2 April</b>	<b>Incoming</b>	<b>Resources</b>	<b>At 1 April</b>
	<b>2023</b>	<b>resources</b>	<b>expended</b>	<b>2024</b>
	£	£	£	£
General funds	(8,793)	318,731	(270,606)	39,332
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

#### 16 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

# READY GENERATIONS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 1 APRIL 2025

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<b>17</b>	<b>Cash generated from operations</b>		<b>2025</b>	<b>2024</b>
			<b>£</b>	<b>£</b>
	Surplus for the year		62,108	48,125
	<b>Adjustments for:</b>			
	Depreciation and impairment of tangible fixed assets		8,110	7,040
	<b>Movements in working capital:</b>			
	(Decrease) in creditors		(17,263)	(18,487)
	<b>Cash generated from operations</b>		<u>52,955</u>	<u>36,678</u>
<b>18</b>	<b>Analysis of changes in net funds</b>			
		<b>At 2 April 2024</b>	<b>Cash flows</b>	<b>At 1 April 2025</b>
		<b>£</b>	<b>£</b>	<b>£</b>
	Cash at bank and in hand	43,525	47,603	91,128
		<u>43,525</u>	<u>47,603</u>	<u>91,128</u>

The Charity had no material debt during the year.

# READY GENERATIONS

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF READY GENERATIONS

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I report to the Trustees on my examination of the financial statements of Ready Generations (the Charity) for the year ended 1 April 2025.

### Responsibilities and basis of report

As the Trustees of the Charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

### Independent examiner's statement

Since the Charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the Charity as required by section 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Stephanie Baker BA(Hons) ACA  
**Xeinadin North West Limited**  
First Floor, The Foundation  
Herons Way  
Chester Business Park  
Chester  
Cheshire  
CH4 9GB  
30 January 2026

**READY GENERATIONS**

England & Wales - Charity number 1186999

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# Accounts

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# Ready Generations

## Annual Report

Reporting Period 1 April 2023 to 1 April 2024

**Annual Report and Financial Statement**

**Reporting period ended 1 April 2024**

**A Charitable Incorporated Organisation (CIO)**

**Charity number: 1186999**

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**REPORT OF THE TRUSTEES  
FOR THE REPORTING PERIOD  
1 APRIL 2023 TO 1 APRIL 2024**

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**Trustees**

The Trustees serving on the Trust Board during the reporting period

<b>Name</b>	<b>Appointed</b>	<b>Resigned</b>	<b>Renewed</b>	<b>Length of service</b>	<b>For review</b>
Susan Egersdorff	01.09.19		01.09.23	4 years	01.09.27
Elizabeth Claire Ludden	01.09.19		01.09.23	4 years	01.09.27
Anna Park	01.02.21			4 years	01.02.25
Kate Williams	01.11.21			4 years	

**Registered office**

42A Ullet Road  
Liverpool  
L17 3BP

**Charitable Incorporated Organisation (CIO)**

**Charity number**

1186999

**Website**

[www.readygenerations.co.uk](http://www.readygenerations.co.uk)

# REPORT OF THE TRUSTEES OF READY GENERATIONS

**For the period 1.4.23 to 1.4.24**

## Introduction

The charitable trustees of the *Charity Ready Generations* who for the purposes of charitable law comprise the Trust Board, are pleased to present their Annual Report together with the financial statements of the Charity for the period ending 1 April 2024 which are also prepared to meet the requirements of the *Charities Act 2011* and *Charitable Incorporated Organisations (General) Regulations 2012* ('General Regulations') and the *Charitable Incorporated Organisations (Insolvency and Dissolution) Regulations 2012* ('Dissolution Regulations').

The Report has been set out to demonstrate how Trustees have fulfilled their legal duties to:

- always act in the Charity's best interests
- manage the Charity's resources responsibly
- act with reasonable care and skill

## Structure, governance and management

The Trustees are responsible for the overall management and control of the Charity and meet at least six times a year. The work of implementing the Charity's policies and strategic plan is carried out by the Trustees at Board Meetings. The Charity does not currently have any sub-committees. All Trustees give of their time freely and no remuneration was paid in the reporting period although travel expenses were paid to Trustees. No Trustee or person connected with a serving Trustee received any benefit from any service/activity of the Charity and no pecuniary or other conflicts of interest were reported.

### **a) Constitution**

*Ready Generations* is a Charitable Incorporated Organisation (Foundation Model). It is not a limited company or subject to company regulation.

The Charities Act 2011 creates the basic legal framework for *Ready Generations CIO*.

This framework is completed by the following regulations:

- the Charitable Incorporated Organisations (General) Regulations 2012 ('General Regulations')
- the Charitable Incorporated Organisations (Insolvency and Dissolution) Regulations 2012 ('Dissolution Regulations')

**a) Method of appointment or election of trustees**

The management of the charitable incorporated organisation is the responsibility of the Trustees who are elected and co-opted under the terms of *Ready Generation's Constitution of Charitable Incorporated Organisation – Foundation Model*.

**b) Induction and professional development of trustees**

On appointment, Trustees follow an induction process and are given copies of all appropriate documents and relevant guidance in order for them to understand their role. This includes the Charities Commission Guidance for England and Wales, *The Essential Trustee*. All Trustees have been chosen with a view to them leading the Charity with the correct range of skills expedient to setting up, developing and managing the running of *Ready Generations* and strategically guiding its progress, priorities and future direction.

**c) Organisation structure and decision making**

The Charity has a Trust Board which meets regularly. Between Board meetings, necessary operational decisions and actions taken are the responsibility of the Chair in consultation with individual Trustees. All decisions are reported back to the Board and this decision-making process is evidenced through the Board minutes.

**d) Risk assessment**

Trustees regularly assess the major risks to which *Ready Generations* is exposed, in particular those related to the operations and finances of the charitable company and are satisfied that systems and procedures are in place to mitigate exposure to the major risks. This position is regularly monitored and reviewed through the use of a *Risk Register*. The Charity also maintains appropriate insurances to protect against any potential risk from operating its business.

## **Charitable objects**

The objects of the Charity are as follows:

- to advance the education of pre-school children in their cognitive, social, emotional and physical development through the provision of educational activities and interaction with older people.
- to relieve the need of older people by preventing loneliness through the provision of social interactions with pre-school children.

## **Safeguarding**

Over the reporting period Trustees have taken their safeguarding responsibilities very seriously and worked together to maintain a strong *culture of safeguarding* across everything the Charity does. This is of fundamental importance as the Charity works alongside vulnerable children, young and older people. All Trustees and the staff team are aware of, trained and kept up to date on all government safeguarding expectations in line with the most updated statutory guidance *Keeping Children Safe in Education 2024*. Trustees have robust child protection and safeguarding policies and procedures that relate to both children and vulnerable adults (Care Act 2014).

## **Equality and Diversity**

Ready Generations respects and values difference. As a charity directly providing services, it recognises the importance of setting out a clear commitment to promoting fairness and tackling discrimination. Since Ready Generations received charitable status in 2019 our *Equality and Diversity Policy* outlines our two main pledges:

### **Volunteers and participants**

No volunteer or participant in our early years and intergenerational experiences and opportunities will receive less favourable treatment on the grounds of race, colour, nationality, ethnic or national origin, sex, gender identity, marital status, sexual orientation, disability, trade union activity, age, religion or belief, pregnancy or maternity, social or economic status, political beliefs. No-one will be disadvantaged by conditions or requirements which cannot be justified.

### **Service delivery and charitable operations**

Ready Generations, recognising its responsibilities as a provider of services within communities, will ensure that its services, including the ones carried out in partnership with others, are available equally to all, regardless of

race, colour, nationality, ethnic origin, sex, gender identity, marital status, sexual orientation, disability, age, religion or belief, pregnancy or maternity, social or economic status or political beliefs, making sure that no one is disadvantaged by conditions or requirements which cannot be justified.

**The statutory responsibilities we follow in relation to children are set out in:**

- Department for Education (DfE) *Keeping Children Safe in Education 2024*
- Department for Education (DfE) *Working Together to Safeguard Children 2023*
- Department for Education (DfE) *Early Years Foundation Stage Framework 2024*

**Statutory responsibilities in relation to adults are set out in:**

- Gov UK *Sections 42-46 and Schedule 2 of the Care Act 2014*
- Department of Health and Social Care *Care and Support Statutory Guidance 2020*
- *Human Rights Act 1998*

## **Achievements and performance**

Over the reporting year, the Charity has continued to develop its largest project in partnership with Belong Ltd, a registered society under the *Co-operative and Communities Benefit Societies Act 2014 (registered number 27346R)*. Belong Ltd is a provider of care villages across the North West of England. This project involves the operation of a 24 place intergenerational nursery in the heart of Belong Care Village Chester. The intergenerational nursery (The Nursery in Belong) and care village are now in their second year of operation, opening together in August 2022. The intergenerational nursery is a groundbreaking project nationally, as it is the first fully integrated intergenerational nursery to be opened in the heart of a care facility.

The Nursery brings pre-school children and older people together on a daily basis using a bespoke *Mirrored Care and Learning Framework* created by Ready Generations. The Framework ensures that there are clear and robust expectations around the planning and provision of joint experiences and opportunities with a focus on lifelong learning, wellbeing and purposeful social interaction. The Nursery continues to be major project for the Charity with a growing staff team of ten employees and two regular volunteers.

The impact of the project has gained increasing national and international interest over the course of the year. This has included academic research

interest and media attention. The work of the Charity has featured on a number of television channels including world news organisations, Sky News and Deutsche Welle who filmed in the Village and Nursery.

Through this growing interest we have extended awareness of our work:

- Twitter (followers 3570 at April 2024)
- Linked-In (followers 1310+ at April 2024)
- The Nursery in Belong website
- The Nursery in Belong facebook page
- Intergenerational articles in *Nursery World*, *Children and Young People Now*, *Early Years Educator* and *Care Management Matters*
- Publication of academic journal article in *Norland Educare Research Journal*

### **Sector Awards**

Over the reporting period, the work of Ready Generations has also been recognised through a number of sector awards:

Nursery World Awards

Dementia Care Awards

Laing Buisson Sector Awards

Great British Care Awards

### **Conference**

In November 2023 we hosted our first national conference supported by Theatre Porto, Ellesmere Port and sponsored by arts organisation, Curious Minds. The conference, looking at intergenerational creativity, attracted over 100 cross-sector delegates from education, social care, local authorities and the voluntary sector. Feedback was exceptional and planning for a second conference is underway for 2025.

### **Intergenerational Leadership Learning Days**

Over the year we have hosted three successful *Intergenerational Leadership Learning Days* where interested colleagues can spend a full day with the Charity to visit the intergenerational nursery, take part in some intergenerational experiences, talk to older people and undertake professional development. The days have attracted a wide range of professionals including museum and art gallery curators, school leaders/teachers, local authority development teams and social care managers. Numbers for each day have been capped at 12 to prevent disturbance to residents and children.

## **Partnerships and collaboration**

We have continued to deepen our professional partnerships with other charities, social enterprises, think tanks and campaigns in order to support the collective development of intergenerational thinking. Over the reporting year, we have deepened our collaborations with international, national and local partners:

### **International and national**

- Intergenerational National Network Scotland
- Generations All England
- NAPA (National Association of Activity Providers)
- Jo Cox Foundation
- Connection Coalition
- Generations United (USA)
- Salzburg Global Education
- Generations Working Together (Scotland)
- Institute for Intergenerational Practice (Australia)
- Bright Horizons
- Seven Stories – the National Centre for Children’s Books
- Halsall Lloyd Architects Partnership

### **Local**

- Cheshire HealthBox
- Chester Social Prescribing Team
- Chester Business Club
- Chester PHAB
- Live the Beat
- Live Cheshire
- Theatre Porto
- Storyhouse Chester
- Grosvenor Museum
- Cheshire Dance
- Moxxy Hotel Chester
- Hoole All Saints CE Church
- Blackburne House Liverpool
- Everton in the Community, Liverpool
- Goofus Theatre Company
- Cheshire Connect
- The Bluecoat Liverpool

## **Research Institutions**

The University of Liverpool – Centre for Ageing and the Life Course

Northumbria University

University of Chester

University of Leeds

University of Central Lancashire (UCLAN)

McMaster University Ontario - Gilbrea Centre for Studies in Aging

## **Academic research**

Over the reporting year, we have increased our research work through three programmes:

- **Born4Life**  
This continues to be a national programme, working with outstanding nursery providers to research different approaches to bringing generations together for the benefit of both. A research paper has been accepted through the international *Journal of Intergenerational Relationships* with publication expected in August 2024.
- **Living Lives Together - Harmony Wheels Programme.**  
This a research programme considering the potential of the creative arts to improve health, wellbeing and learning for people of all ages. A research evaluation report, produced in partnership with the University of Central Lancashire (UCLAN) is expected in September 2024.
- **Falls Prevention in Intergenerational Settings**  
This is an exploratory study with The University of Liverpool. It is centred on community-based intergenerational activities focusing on the concept of 'fall' and fall prevention amongst older people and children.

## **Intergenerational Champions**

We have increased the number of intergenerational champions through our *Intergenerational Champions Recognition Scheme* to 8. Several of the champions who are resident at the Belong Village have progressed to become daily support educators helping the children in structures ways with reading, phonics and science. We have also built an active volunteering profile by working more closely with Live Cheshire. We now have two adults with learning disabilities who volunteer in the Nursery every week. Over

the year their confidence has grown and they are both valued members of the nursery team.

### **Storyteller in residence**

Richard O'Neill MBE continues to work closely with us as our *storyteller in residence* and lead advocate. Richard is an internationally renowned storyteller, playwright and author. He visits regularly involving all ages in creative storytelling and woodworking experiences. The popularity of his visits has led us to purchase and set up a bespoke woodworking area in the Nursery with a range of power tools and resources that the children and their older friends are able to use together. Richard's input over the year, has enabled us to develop our ideas around the importance of creative health and wellbeing economics. As a result we now work more closely with our local social prescribing team and *Cheshire HealthBox* to extend our reach into the most marginalised and excluded groups, particularly those living with dementia in their own homes.

### **Sankofa Songsters Intergenerational Choir**

We continue to work closely with Amanda Wrigley, from Live the Beat, who has become our creative lead. Our intergenerational choir has gone from strength to strength and now has over 60 members from the ages of 10 months to 101years. The choir is managed by a small member led steering group and has performed publicly on several occasions. For example, in March 2024, the Songsters hosted a Great Intergenerational Sing-a-Long for local care settings, schools, nurseries and the wider community. This was attended by over 150 people of every age and extremely well-received. There are plans to repeat this event in December 2024.

### **Creative Health Opportunities**

Further work with Amanda, has introduced a weekly Intergenerational Stay and Play Session. This is targeted primarily at young families and older people living with dementia and their carers. The session uses playful approaches to engage and enjoy music together.

## Grants and fundraising

Over the reporting period, we have worked more collaboratively with partners to secure funding particularly for our creative health programmes. We have received funding from the following:

- Cheshire West and Chester Community Fund
- The Rushworth Trust
- Local Giving- Magic Little Grants
- Curious Minds
- Cheshire Members Fund

## Partnership with TTS Educational Resources

Over the reporting year, we have further developed our formal two year partnership arrangement with *TTS Educational Resources* (part of the RM Group). We have received resources to the value of £6k and have been featured in a sector podcast with Alice Sharp and a number of articles.

## Future priorities

Over 2024-2025 we are looking to have impact across the following areas:

- finding more safe and intentional spaces to bring people together to develop the Harmony Wheels Programme.
- supporting development of intergenerational programmes with children, young and older people in primary schools
- developing understanding and support to enable older people to become effective educators
- developing work using the *United Nations Sustainability and Inner Development Goals*
- engaging more with intergenerational housing and co-housing schemes
- developing shared mentoring and lifelong learning programmes for children, young and older people
- influencing professional leadership of intergenerational pedagogy through set of leadership competencies
- developing local multi-sector partnerships.

We have organised these areas into a set of five priorities:

### **Priority One - The Nursery in Belong**

Objective: Enhance and expand interactions between people of all ages through effective partnership with Belong Villages.

Actions:

- Introduce new invitations, experiences and opportunities that encourage meaningful interaction between children and older people.
- Extend reach to include local primary schools.
- Ensure consistent quality improvement across all teaching and learning.
- Embed the Attuned Relationships Model and Mirrored Care and Learning Framework.
- Conduct regular assessments to tailor activities to individual needs and preferences.
- Invest in the physical space to create a more welcoming and inclusive environment.
- Explore opportunities for outdoor spaces and gardens to facilitate more shared experiences linked with the natural environment.

### **Priority Two - Local Community Collaborations**

Objective: Create opportunities for more co-creation and collaboration with communities of all ages.

Actions:

- Organise community/professional events that showcase the positive impact of intergenerational invitations, opportunities and experiences.
- Collaborate with both local and national organisations and partners to create a supportive and evidence based network of support and learning.

### **Priority -Three Leadership and professional development**

Objective: Expand reach and scale through high quality leadership and professional development.

Actions:

- Provide ongoing professional development pathways for staff to enhance their ability to lead and facilitate intergenerational programmes.

- Implement mentorship programmes between staff members and residents for knowledge exchange.
- Publish *Leadership Competency Framework and Maturity Matrix* for intergenerational practice.
- Work with children young and older people to develop a set of *What Matters Most* principles that develop the concept of reciprocity. These move away from a reactive, transactional model to identifying personal and collaborative strengths and solutions as a way of promoting resilience and community cohesion.

#### **Priority Four - Effective partnerships**

Objective: Build effective partnerships and collaborations with organisations, universities and education/care settings to integrate intergenerational approaches and expand reach and impact.

Actions:

- Curriculum development:
  - Refine and expand our curriculum based on lessons learned from our intergenerational
  - Incorporate innovative and creative teaching and learning approaches that emphasize the benefits of intergenerational learning.
  - Support *Generations All* to develop an accessible online platform for educators and community builders to access professional development easily
  - Work with *Generations All* to offer certification programmes that moderate the quality and consistency of practice.
  - Build national partnerships with educational and academic settings
- Conduct workshops and seminars to share expertise with educators
- Develop further research partnerships to collect and collate evaluation evidence, information and data around what works and why
- Identify and collaborate with a diverse range of organisations, including nonprofits, businesses, and community groups, that align with our values.
- Foster relationships with businesses for mutual support and community engagement
- Seek partnerships with philanthropic organisations to secure funding for community projects and initiative
- Establish a network to drive intergenerational programmes in underserved communities
- Encourage and support active volunteering.

## **Priority Five - Brand development nationally and internationally**

Objective: Elevate Ready Generations position as a leading practitioner of intergenerational research and pedagogy.

Actions:

- Develop a comprehensive marketing and communications strategy to highlight the success stories of our intergenerational model
- Engage in authentic media partnerships to increase visibility and promote our vision.
- Explore opportunities for greater collaboration with intergenerational research and programmes globally
- Position Ready Generations as a thought leader in the field through participation in national and international conferences and events
- Enhance our online presence through social media, blogs, academic articles and a user-friendly website
- Utilise digital platforms to share insights, resources, and success stories Utilise digital platforms to transform perceptions around ageing and the contributions made by older people
- Develop programmes that allow children and young people to learn from older people and vice versa e.g. the young supporting older people to become better connected digitally to reduce isolation and promote connection.

## **Potential barriers**

The Charity is realistic that this is groundbreaking work, currently with low levels of political interest. However, the range of unmet needs across all ages and the ageing demographic suggest that national action is needed urgently. We intend to be ready to contribute meaningfully to any emerging discussion. In the meantime we highlight a number of challenges that we will be focussing attention towards over 2024-5:

- availability of funding and resources
- knowledge, skills and understanding of professionals to drive agenda forwards
- possibility of redirecting resources from reactive service delivery to more reciprocal, self-serving community models
- the continuing limitations in joined up working and co-creation across sectors
- responses to the lack of strategic vision for preventative community asset development

- deepening challenges of poverty, 'othering', exclusion, transportation, mental health and social isolation.

## Governance development

We remain keen to recruit new trustees to our Board. Trustees have conducted their annual review of trustee competencies and have considered the skills and experience that would help the Charity to move forwards. The following table highlights the skills required alongside identified gaps.

<b>Trustee Expertise</b>	<b>Covered by existing Trustees</b>
Legal	No
Financial/accounting	No
Early years and primary education	Yes
Older peoples' care and dementia	Yes
Senior managerial or charities/grant-funding experience	Yes
Equal opportunities or disability needs	Yes
Diverse communities/cultures representation	No
Clinical knowledge around age and health	No
Marketing and branding	No

## Further information

For further information about our work the following reports are available on our website.

*Visions of Us* – Year One Impact Report for the Nursery

Living Lives Together *Harmony Wheels Report*

[www.readygenerations.co.uk](http://www.readygenerations.co.uk)

## Annual Financial Report

### Profitability and reserves

The Charity's aim is to create unrestricted reserves equivalent to six months expenditure. Since the last reporting period the Charity has made steady progress towards this aim.

## **Public benefit**

When considering the work of *Ready Generations*, Trustees have complied with the duty in *Section 4* of the *Charities Act 2011* to have due regard to the Charity Commission's general guidance on public benefit.

## **Going concern**

As part of their financial scrutiny and probity responsibilities Trustees have taken account of the document *Going Concern and Liquidity Risk Guidance for Directors of UK Companies 2009* issued by the *Financial Reporting Council* and believe *Ready Generations* is a going concern. This assessment is based upon the funding available and income expected to be received from the planned services, particularly *the Nursery in Belong*.

## **Financial oversight**

Trustees are responsible for the maintenance and integrity of the general and financial information included on the Charity's website and take this responsibility very seriously. All safeguarding and GDPR requirements are kept under full review and monitored through Board Meetings.

This Report was approved by Trustees on 8th January 2025 and signed on their behalf by:



Susan Egersdorff

Chair of Trust Board

Trustees acknowledge their responsibilities for complying with the requirements of the Charities Commission with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to *Charitable incorporated Organisations* and the *Charity's Act 2011*.

The financial statements were approved and authorised for issue by the Board on 10<sup>th</sup> January 2025 and signed on its behalf by:

Sue  
Egersdorff



Chair of  
Trust Board

### **Notes on the Financial Statements**

- The financial statements have been prepared under the historical cost convention and in the 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 2015) as amended by Update Bulletin 1 issued on 2 February 2016 ("amended Charities SORP ("FRS 102").
- No material uncertainties that may cast significant doubt about the ability of the Charity to continue as a going concern have been identified by the Trustees.

### **Charity status**

- The Charity is a charitable incorporated organisation.
- The members of the Charity are the Trustees named on page 3.
- In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per trustee.

### **Fund accounting**

- Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.
- Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.
- Any investment income, gains and losses are allocated to the appropriate fund.

### **Incoming resources**

- All incoming resources are included in the statement of financial activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.
- No amounts are included in the financial statements for services donated by volunteers.
- Fundraising income is recognised when the income is receivable.

### **Resources expended**

- All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.
- Costs of generating funds include fundraising and publicity costs.
- Support costs are those costs incurred directly in support of expenditure on the objects of the charitable company and are allocated across charitable and non-charitable activities on a pro-rata basis guided by the value of attributable costs, unless they can be attributed directly, being a measurement considered representative of the specific input into each activity.

### **Governance costs**

- Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

### **Fixed assets**

- Fixed assets are capitalised and written off over their useful economic life. There has been no depreciation charged for in this year.

**REGISTERED COMPANY NUMBER: CE020039 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1186999**

**Report of the Trustees and  
Financial Statements for the Year Ended 1 April 2024  
for  
Ready Generations**

**Xeinadin Audit Limited  
116 Duke Street  
Liverpool  
England  
L1 5JW**

# Ready Generations

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## **Ready Generations**

### **Report of the Trustees for the Year Ended 1 April 2024**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 1 April 2024. The trustees have adopted the provisions of 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).

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Company number**

CE020039 (England and Wales)

##### **Registered Charity number**

1186999

##### **Registered office**

42a Ullet Road  
Liverpool  
L17 3BP

##### **Trustees**

Mrs E Ludden  
Mrs A Park  
S Egersdorff  
K Williams

##### **Independent Examiner**

Andrew Taylor FCCA  
Xeinaidin Audit Limited  
116 Duke Street  
Liverpool  
England  
L1 5JW

Approved by order of the board of trustees on 10 January 2025 and signed on its behalf by:

Mrs E Ludden - Trustee

**Independent Examiner's Report to the Trustees of  
Ready Generations**

**Independent examiner's report to the trustees of Ready Generations ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 1 April 2024.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



**Andrew Taylor FCCA**  
The Association of Chartered Certified Accountants

Xeinadin Audit Limited  
116 Duke Street  
Liverpool  
England  
L1 5JW

10 January 2025

Ready Generations

Statement of Financial Activities  
for the Year Ended 1 April 2024

	Notes	1.4.24 Unrestricted fund £	1.4.23 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies		357,314	90,405
<b>EXPENDITURE ON</b>			
Raising funds		309,189	108,609
<b>NET INCOME/(EXPENDITURE)</b>		48,125	(18,204)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		(8,793)	9,411
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>39,332</u>	<u>(8,793)</u>

The notes form part of these financial statements

**Ready Generations**

**Balance Sheet  
1 April 2024**

	Notes	1.4.24 Unrestricted fund £	1.4.23 Total funds £
<b>FIXED ASSETS</b>			
Tangible assets	5	24,047	16,443
<b>CURRENT ASSETS</b>			
Cash at bank		43,525	21,491
<b>CREDITORS</b>			
Amounts falling due within one year	6	(28,240)	(46,727)
<b>NET CURRENT ASSETS/(LIABILITIES)</b>		15,285	(25,236)
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		39,332	(8,793)
<b>NET ASSETS/(LIABILITIES)</b>		39,332	(8,793)
<b>FUNDS</b>	7		
Unrestricted funds		39,332	(8,793)
<b>TOTAL FUNDS</b>		39,332	(8,793)

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 1 April 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 1 April 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 10 January 2025 and were signed on its behalf by:

E Ludden - Trustee

The notes form part of these financial statements

## Ready Generations

### Notes to the Financial Statements for the Year Ended 1 April 2024

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

##### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

##### **Taxation**

The charity is exempt from corporation tax on its charitable activities.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

##### **Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

##### **Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Ready Generations**

**Notes to the Financial Statements - continued  
for the Year Ended 1 April 2024**

**2. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	1.4.24	1.4.23
	£	£
Depreciation - owned assets	7,040	4,111
Repairs and renewals	8	103
	<u>          </u>	<u>          </u>

**3. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 1 April 2024 nor for the year ended 1 April 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 1 April 2024 nor for the year ended 1 April 2023.

**4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
Donations and legacies	<u>90,405</u>
<b>EXPENDITURE ON</b>	
Raising funds	<u>108,609</u>
<b>NET INCOME/(EXPENDITURE)</b>	<b>(18,204)</b>
<b>RECONCILIATION OF FUNDS</b>	
Total funds brought forward	9,411
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>(8,793)</u></u>

Ready Generations

Notes to the Financial Statements - continued  
for the Year Ended 1 April 2024

5. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
<b>COST</b>	
At 2 April 2023	20,554
Additions	14,644
At 1 April 2024	<u>35,198</u>
<b>DEPRECIATION</b>	
At 2 April 2023	4,111
Charge for year	7,040
At 1 April 2024	<u>11,151</u>
<b>NET BOOK VALUE</b>	
At 1 April 2024	<u>24,047</u>
At 1 April 2023	<u>16,443</u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	1.4.24 £	1.4.23 £
Trade creditors	(2)	-
Social security and other taxes	5,827	4,763
Other creditors	20,795	40,387
Accrued expenses	1,620	1,577
	<u>28,240</u>	<u>46,727</u>

7. MOVEMENT IN FUNDS

	At 2.4.23 £	Net movement in funds £	At 1.4.24 £
<b>Unrestricted funds</b>			
General fund	(8,793)	48,125	39,332
<b>TOTAL FUNDS</b>	<u>(8,793)</u>	<u>48,125</u>	<u>39,332</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	357,314	(309,189)	48,125
<b>TOTAL FUNDS</b>	<u>357,314</u>	<u>(309,189)</u>	<u>48,125</u>

Ready Generations

Notes to the Financial Statements - continued  
for the Year Ended 1 April 2024

7. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 2.4.22 £	Net movement in funds £	At 1.4.23 £
<b>Unrestricted funds</b>			
General fund	9,411	(18,204)	(8,793)
<b>TOTAL FUNDS</b>	<u>9,411</u>	<u>(18,204)</u>	<u>(8,793)</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	90,405	(108,609)	(18,204)
<b>TOTAL FUNDS</b>	<u>90,405</u>	<u>(108,609)</u>	<u>(18,204)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 2.4.22 £	Net movement in funds £	At 1.4.24 £
<b>Unrestricted funds</b>			
General fund	9,411	29,921	39,332
<b>TOTAL FUNDS</b>	<u>9,411</u>	<u>29,921</u>	<u>39,332</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	447,719	(417,798)	29,921
<b>TOTAL FUNDS</b>	<u>447,719</u>	<u>(417,798)</u>	<u>29,921</u>

Notes to the Financial Statements - continued  
for the Year Ended 1 April 2024

8. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 1 April 2024.

## Ready Generations

### Detailed Statement of Financial Activities for the Year Ended 1 April 2024

	1.4.24 £	1.4.23 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	3,269	15,245
Grant income	38,583	7,927
Nursery fee income	309,249	66,333
Other income	6,213	900
	357,314	90,405
<b>Total incoming resources</b>	<b>357,314</b>	<b>90,405</b>
<b>EXPENDITURE</b>		
<b>Raising donations and legacies</b>		
Wages	216,523	82,378
Pensions	3,440	1,303
Repairs and renewals	8	103
Support costs	49,878	14,870
Insurance	2,285	1,725
Advertising	1,840	149
Recruitment	16,612	-
Postage and stationery	3,241	1,405
Sundries	368	512
Accountancy	1,516	2,053
Travel	6,438	-
Fixtures and fittings	7,040	4,111
	309,189	108,609
<b>Total resources expended</b>	<b>309,189</b>	<b>108,609</b>
<b>Net income/(expenditure)</b>	<b>48,125</b>	<b>(18,204)</b>

This page does not form part of the statutory financial statements

**READY GENERATIONS**

England & Wales - Charity number 1186999

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# Accounts

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## **Annual Report**

Reporting Period 1 April 2021 to 1 April 2022

**Annual Report and Financial Statement**

**Reporting period ended 1 April 2022**

**A Charitable Incorporated Organisation (CIO)**

**Charity number: 1186999**

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Report of the Trustees

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**REPORT OF THE TRUSTEES  
FOR THE REPORTING PERIOD  
1 APRIL 2021 TO 1 APRIL 2022**

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**Trustees**

The Trustees serving on the Trust Board during the reporting period

<b>Name</b>	<b>Appointed</b>	<b>Resigned</b>	<b>Renewed</b>	<b>Length of service</b>	<b>For review</b>
Susan Egersdorff	17.12.19			4years	17.12.23
Elisabeth Ludden	17.12.19		17.12.21	4 years	17.12.25
Pamela Mundy	17.12.19	07.07.21			
Anna Park	01.02.21			4 years	01.02.25

**Registered office**

42A Ullet Road  
Liverpool  
L17 3BP

**Charitable Incorporated Organisation (CIO)**

**Charity number**

1186999

**Website**

[www.readygenerations.co.uk](http://www.readygenerations.co.uk)

# REPORT OF THE TRUSTEES OF READY GENERATIONS

For the period 1.4.21 to 1.4.22

## Introduction

The charitable trustees of the *Charity Ready Generations* who for the purposes of charitable law comprise the Trust Board, are pleased to present their Annual Report together with the financial statements of the Charity for the period ending 1 April 2022 which are also prepared to meet the requirements of the *Charities Act 2011* and *Charitable Incorporated Organisations (General) Regulations 2012* ('General Regulations') and the *Charitable Incorporated Organisations (Insolvency and Dissolution) Regulations 2012* ('Dissolution Regulations').

The Report has been set out to demonstrate how Trustees have fulfilled their legal duties to:

- always act in the Charity's best interests
- manage the Charity's resources responsibly
- act with reasonable care and skill

## Structure, governance and management

The Trustees are responsible for the overall management and control of the Charity and meet at least six times a year. As the Charity is small, the work of implementing the Charity's policies and strategic plan is carried out by the Trustees at Board Meetings. The Charity does not currently have any sub-committees. All Trustees give of their time freely and no remuneration or expenses were paid in the reporting period. No Trustee or person connected with a serving Trustee received any benefit from any service/activity of the Charity and no pecuniary or other conflicts of interest were reported.

### **a) Constitution**

*Ready Generations* is a Charitable Incorporated Organisation (Foundation Model). It is not a limited company or subject to company regulation.

The Charities Act 2011 creates the basic legal framework for *Ready Generations CIO*.

This framework is completed by the following regulations:

- the Charitable Incorporated Organisations (General) Regulations 2012 ('General Regulations')
- the Charitable Incorporated Organisations (Insolvency and Dissolution) Regulations 2012 ('Dissolution Regulations')

**a) Method of appointment or election of trustees**

The management of the charitable incorporated organisation is the responsibility of the Trustees who are elected and co-opted under the terms of Ready Generation's *Constitution of Charitable Incorporated Organisation – Foundation Model*.

**b) Induction and professional development of trustees**

On appointment, Trustees follow an induction process and are given copies of all appropriate documents and relevant guidance in order for them to understand their role. This includes the Charities Commission Guidance for England and Wales, *The Essential Trustee*. All Trustees have been chosen with a view to them leading the Charity with the correct range of skills expedient to setting up, developing and managing the running of *Ready Generations* and strategically guiding its progress, priorities and future direction.

**c) Organisation structure and decision making**

The Charity has a Trust Board which meets regularly. Between Board meetings, necessary operational decisions and actions taken are the responsibility of the Chair in consultation with individual Trustees. All decisions are reported back to the Board and this decision-making process is evidenced through the Board minutes.

**d) Risk assessment**

Trustees regularly assess the major risks to which Ready Generations is exposed, in particular those related to the operations and finances of the charitable company and are satisfied that systems and procedures are in place to mitigate exposure to the major risks. This position is regularly monitored and reviewed through the use of a *Risk Register*. The Charity also maintains appropriate insurances to protect against any potential risk from operating its business.

## **Charitable objects**

The objects of the Charity are as follows:

- to advance the education of pre-school children in their cognitive,

social, emotional and physical development through the provision of educational activities and interaction with older people.

- to relieve the need of older people by preventing loneliness through the provision of social interactions with pre-school children.

## **Safeguarding**

Over the reporting period Trustees have taken their safeguarding responsibilities very seriously and worked together to maintain a strong *culture of safeguarding* across everything the Charity does. This is of fundamental importance as we work alongside vulnerable children and older people. All Trustees are aware of, trained and kept up to date on all government safeguarding expectations. Trustees have a robust *Child Protection and Safeguarding Policies* that relate to both children and vulnerable adults.

## **Equality and Diversity**

Ready Generations respects and values differences, and as a charity and provider of services, recognises the importance of setting out a clear commitment to promoting fairness and tackling discrimination. Since Ready Generations received charitable status in 2019 our *Equality and Diversity Policy* outlines two main pledges:

### **Volunteers and service users**

No volunteer or service user will receive less favourable treatment on the grounds of race, colour, nationality, ethnic or national origin, sex, gender identity, marital status, sexual orientation, disability, trade union activity, age, religion or belief, pregnancy or maternity, social or economic status, political beliefs, or will be disadvantaged by conditions or requirements which cannot be justified.

### **Service delivery and charitable operations**

Ready Generations, recognising its responsibilities as a provider of services within communities, will ensure that its services, including the ones carried out in partnership with others, are available equally to all, regardless of race, colour, nationality, ethnic origin, sex, gender identity, marital status, sexual orientation, disability, age, religion or belief, pregnancy or maternity, social or economic status or political beliefs, making sure that no one is disadvantaged by conditions or requirements which cannot be justified.

## **Statutory responsibilities in relation to children are set out in:**

Trustees recognise and ensure compliance with all statutory requirements:

- Department for Education (DfE) *Keeping Children Safe in Education 2021*
- Department for Education (DfE) *Working Together to Safeguard Children 2021*
- Department for Education (DfE) *Early Years Foundation Stage Framework 2021*

## **Statutory responsibilities in relation to adults are set out in:**

- Gov UK *Sections 42-46 and Schedule 2 of the Care Act 2014*
- Department of Health and Social Care *Care and Support Statutory Guidance 2020*
- *Human Rights Act 1998*

## **Achievements and performance**

Over the reporting year, the Charity has continued to adapt its workplan to respond to the ongoing impact and challenges of the pandemic. This has continued to affect the potential of the Charity to support older people and gain consistent and regular access to care homes and settings.

Whilst this has severely hampered our ability to bring intergenerational communities together in person and to access the grant funding required to run our Charity it has not stopped us working and having an impact. Over the reporting period we have been forced to think differently. We have developed a range of collaborative partnerships to sustain our work and increased our online and social media presence. This has included the holding all our Board meetings and Trustee development sessions online.

Although we have not been able to have the face to face impact we had hoped, we have extended our reach considerably through the use of a range of social media – Twitter (followers 3350 at April 2022, 700 Linked-In and refreshed Facebook and new Nursery in Belong website). This allows us to disseminate information to a wider community resulting in a growing number of new followers and greater interest in our work from diverse geographical areas and professional disciplines across the world. We have particularly reached the academic community and been contacted by many UK universities about our evidence-based practice approaches and research opportunities.

This growing academic and professional interest has come from across the UK and internationally from a range of diverse professional backgrounds including:

- early years education and care
- education (primary and secondary)
- universities and research institutions
- think tanks
- older people's care
- social care (child and adult)
- NHS and wider healthcare providers
- housing associations
- community re-design and neighbourhood development
- local authorities
- architecture and built environment
- disability services

We have continued to deepen our professional partnerships with other charities, social enterprises, think tanks and campaigns in order to support our work. Over the reporting year, we have collaborated with:

- NAPA (National Association of Activity Providers)
- Jo Cox Foundation
- Connection Coalition
- Generations United (USA)
- Belong Ltd
- Famileo (France)
- Relationships Project
- Stop Ageism
- Generations Working Together

We have built on our grandparenting research project (Care to the Nest) with the University of Stirling by launching our *Intergenerational Champions Recognition Scheme*.

Over the reporting year we have done more to fulfil the Charity's mission to raise awareness of intergenerational work by collaborating with research into practice organisations and higher education institutions. We now working closely with:

- The University of Stirling
- Liverpool John Moores University
- Northumbria University
- Chester University
- Swansea University
- Curious Minds Creative Organisation
- Belong Ltd
- Grosvenor Museum Chester
- Richard O'Neill Storyteller
- Bluecoat Liverpool

Over the reporting period, many grant giving and funding organisations have continued to focus their resources to support pandemic relief and austerity work. This has made broader development funding more difficult to access for another year. Trustees are always looking at diverse ways to increase income in order for the Charity to achieve its charitable objectives and associated priorities. We remain in need of a trustee with the expertise to help and take a lead on creating sustainable income streams, making bids and seeking out grant opportunities.

We have continued to receive support from a professional business and governance coach with leadership expertise through the *NHS Leadership Academy*. RD has worked with Trustees to develop and offer challenge to our business model, strategic priorities and operational infrastructure. This has provided rich professional development for all Trustees. We are hugely indebted to RD for the loyal support she has given and continues to offer.

Despite the challenges of the pandemic we have been successful in:

- The completion of our bespoke *Mirrored Curriculum Framework* to underpin our intergenerational nursery project and provide a shared curriculum for young children and older people.
- Conducting initial research with Dr. Kay Heslop from Northumbria University about staff/resident/family perspectives around our intergenerational nursery project with the North West care village provider, Belong Ltd.
- Preparations to open our intergenerational nursery, *the Nursery in Belong*, in Chester from July 2022.
- Further development of the Charity's website and social media presence on Twitter (3350 Followers, Linked-In 700+ Followers) and Facebook.
- Sponsorship and support work with the *National Association of Activity Providers (NAPA)* to raise awareness of intergenerational work and its benefits for children and older people.
- Supporting the work of a Liverpool Food Programme to develop community cohesion.
- 2 sets of articles in nationally recognised early years publications.
- 3 professional speaking engagements to multi-agency professional groups.
- Expansion of *Born4Life Project* to conduct intergenerational practice research with seven outstanding nursery providers across the UK.

Working predominantly online has meant that the Board has developed a productive and effective pattern of using technology for board meetings and practice discussions. This has been highly effective in saving costs, travel time and improving overall efficiency.

## Future Developments

Over 2022-2023 our main priority is to open and establish *the Nursery in Belong*, the first fully integrated UK nursery in the heart of a new care village in Chester. This is a complex and demanding project that will require Trustees to work closely with the CEO and senior team at Belong Ltd. It will also allow us to test out our bespoke *Attuned Relationships Model* and *Mirrored Curriculum Framework*. We hope to be able to share these more widely as exemplars of best practice in intergenerational practice through a series of professional learning seminars in 2023.

We are also continuing our partnership work with *Curious Minds* to research how early years educators, care workers and creatives can collaborate to provide more joined up and accessible arts experiences for people of all ages. This project, *Bridging the Distance*, will include dance, singing, drumming and storytelling.

An urgent priority is to recruit more trustees to fill identified skills and experience gaps on the Trust Board i.e. fundraising, HR and financial planning. We had hoped to complete this by Spring 2022 but it has not be possible due to the pandemic.

Trustees have conducted an annual review of trustee competencies and consider that the skills and experience of the Board should comprise the following:

<b>Trustee Expertise</b>	<b>Covered by existing Trustees</b>
Legal	No
Financial/accounting	No
Early years and primary education	Yes
Older peoples' care and dementia	Yes
Senior managerial or charities/grant-funding experience	Yes
Equal opportunities or disability needs	Yes
Diverse communities/cultures representation	No
Clinical knowledge around age and health	No

The achievement of greater financial security and stability remains a key priority over the next reporting year as the Nursery project settles and further project ideas are developed

## Financial activities

During the reporting period to April 2022 a carry forward of £9410.84 has been generated (see financial reports presented later).

## Reserves

The Charity's longer-term aim is to create unrestricted reserves equivalent to six months expenditure. It has not been possible to progress this aim over the reporting period due to the pressures and impact of the pandemic on funding sources and income generation.

## Public benefit

When considering the work of *Ready Generations*, Trustees have complied with the duty in *Section 4* of the *Charities Act 2011* to have due regard to the Charity Commission's general guidance on public benefit.

## Going concern

As part of their financial scrutiny and probity responsibilities Trustees have taken account of the document *Going Concern and Liquidity Risk Guidance for Directors of UK Companies 2009* issued by the *Financial Reporting Council* and believe *Ready Generations* is a going concern. This assessment is based upon the funding available and income expected to be received from the planned services, particularly *the Nursery in Belong*.

## Financial oversight

Trustees are responsible for the maintenance and integrity of the general and financial information included on the Charity's website and take this responsibility very seriously. All safeguarding and GDPR requirements are kept under full review and monitored through Board Meetings.

This Report was approved by Trustees on 12th January 2023 and signed on their behalf by:



Susan Egersdorff

Chair of Trust Board

## STATEMENT OF FINANCIAL ACTIVITIES FOR REPORTING PERIOD ENDED 1 APRIL 2022

Incoming Resources from generated funds	Notes	Unrestricted funds	Restricted funds	2021 - 2022 Total Funds	2020-2021 Total Funds
Carry Forward			1822.96	1822.96	
Donations	Private donation	1000.00		1000.00	547.96
Activities for generating funds		400.00		400.00	0
Fundraising income		539.72		539.72	0
Events income					0
Sundry income					0
Incoming resources from charitable activities					
Grants receivable	Jo Cox Foundation £920.00 LCVS £5000.00		5920.00	5920.00	2000.00
<b>Total incoming resources</b>		<b>1939.72</b>	<b>7742.96</b>	<b>9682.68</b>	<b>2547.96</b>

Resources expended	Notes	Unrestricted funds	Restricted funds	2021-2022	2020-2021
Cost of generating funds					0
Fundraising costs					0
Charitable activities					0
Support costs		271.84			0
Governance costs					0
<b>Total resources expended</b>		271.84			
<b>Net income for the year</b>		<b>9410.84</b>			<b>1822.96</b>
<b>Reconciliation of funds</b>		<b>9410.84</b>			<b>1822.96</b>
<b>Total funds brought forwards at 31.3.22</b>		<b>9410.84</b>			<b>1822.96</b>
<b>Total funds at 1.4.22</b>		<b>9410.84</b>			<b>1822.96</b>

## BALANCE SHEET AS AT 1 APRIL 2022

	2021-2022	2020-2021	2019-2020
<b>Fixed assets</b>			
<i>Tangible fixed assets</i>			
<b>Current assets</b>			
<i>Stock</i>			
<i>Debtors</i>			
<i>Cash at bank and in hand</i>	9410.84	1822.96	2547.96
<b>Totals</b>	<b>9410.84</b>	<b>1822.96</b>	<b>2547.96</b>
<i>Creditors amount falling due within one year</i>			
<i>Net current assets</i>	9410.84	1822.96	2547.96
<i>Net assets</i>	<b>9410.84</b>	<b>1822.96</b>	<b>2547.96</b>
<b>Represented by</b>			
<i>Unrestricted funds</i>			
<i>General fund</i>	9410.84	1822.96	2547.96
<b>Total funds</b>	<b>9410.84</b>	<b>1822.96</b>	<b>2547.96</b>

Trustees acknowledge their responsibilities for complying with the requirements of the Charities Commission with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to *Charitable incorporated Organisations* and the *Charity's Act 2011*.

The financial statements on pages 12 and 13 of this Report were approved and authorised for issue by the Board on 12<sup>th</sup> January 2023 and signed on its behalf by:

Sue  
Egersdorff



Chair of  
Trust Board

## **NOTES TO FINANCIAL STATEMENTS FOR THE REPORTING PERIOD ENDED 1 APRIL 2022**

### **1. Accounting policies**

#### ***Basis of preparation of financial statements***

- The financial statements have been prepared under the historical cost convention and in the 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 2015) as amended by Update Bulletin 1 issued on 2 February 2016 (“amended Charities SORP (“FRS 102”).
- No material uncertainties that may cast significant doubt about the ability of the Charity to continue as a going concern have been identified by the Trustees.

#### ***Charity status***

- The Charity is a charitable incorporated organisation.
- The members of the Charity are the Trustees named on page 3.
- In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per trustee.

#### ***Fund accounting***

- Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.
- Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.
- Any investment income, gains and losses are allocated to the appropriate fund.

#### ***Incoming resources***

- All incoming resources are included in the statement of financial activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.
- No amounts are included in the financial statements for services donated by volunteers.
- Fundraising income is recognised when the income is receivable.

#### ***Resources expended***

- All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to

particular activities they have been allocated on a basis consistent with the use of the resources.

- Costs of generating funds include fundraising and publicity costs.
- Support costs are those costs incurred directly in support of expenditure on the objects of the charitable company and are allocated across charitable and non-charitable activities on a pro-rata basis guided by the value of attributable costs, unless they can be attributed directly, being a measurement considered representative of the specific input into each activity.

### **Governance costs**

- Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

### **Fixed assets**

- Fixed assets are capitalised and written off over their useful economic life. There has been no depreciation charged for in this year.

## **2. Voluntary income**

	Unrestricted	Restricted	21-22 Total	20/21 Total
	funds	funds	funds	funds
	£	£	£	£
Donations	1000	-		
		1000	548	

## **3. Taxation**

As a registered charity, Ready Generations is not subject to corporation tax on its income.

#### 4. Analysis of net assets between funds

	General Funds	Total 2022
	£	£
Fixed assets	-	-
Current assets	9411	9411
Current liabilities	<u>-</u>	<u>-</u>
Net assets as at 1 <sup>st</sup> April 2022	<u>9411</u>	<u>9411</u>

**READY GENERATIONS**

England & Wales - Charity number 1186999

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# Accounts

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## **Annual Report**

Reporting Period 17 December 2019 to 1 April 2021

Ref: AR21-CIO-REM-9

**Annual Report and Financial Statement**

**Reporting period ended 1 April 2021**

**A Charitable Incorporated Organisation (CIO)**

**Charity number: 1186999**

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Report of the Trustees

Statement of financial activities

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Notes to the financial statements

**REPORT OF THE TRUSTEES  
FOR THE REPORTING PERIOD  
17 DECEMBER 2019 to 1 APRIL 2021**

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**Trustees**

The Trustees serving on the Trust Board during the reporting period

<b>Name</b>	<b>Appointed</b>	<b>Resigned</b>	<b>Length of service</b>	<b>For review</b>
Susan Egersdorff	17.12.19		4years	17.12.23
Elisabeth Ludden	17.12.19		2 years	17.12.21
Pamela Mundy	17.12.19		3 years	17.12.22
Kevin Steadman	17.12.19	1.03.20	2 years	N/A
Anna Park	01.02.21		4 years	01.02.25

**Registered office**

42A Ullet Road  
Liverpool  
L17 3BP

**Charitable Incorporated Organisation (CIO)**

**Charity number**

1186999

**Website**

[www.readygenerations.co.uk](http://www.readygenerations.co.uk)

## REPORT OF THE TRUSTEES OF READY GENERATIONS

For the period 17.12.19 to 1.4.21

### Introduction

The charitable trustees of the *Charity Ready Generations* who for the purposes of charitable law comprise the Trust Board, are pleased to present their first annual report together with the financial statements of the Charity for the period ending 1 April 2021 which are also prepared to meet the requirements of the *Charities Act 2011* and *Charitable Incorporated Organisations (General) Regulations 2012* ('General Regulations') and the *Charitable Incorporated Organisations (Insolvency and Dissolution) Regulations 2012* ('Dissolution Regulations').

The Report has been set out to demonstrate how Trustees have fulfilled their legal duties to:

- Always act in the Charity's best interests
- Manage the Charity's resources responsibly
- Act with reasonable care and skill

### Structure, governance and management

The Trustees are responsible for the overall management and control of the Charity and meet at least six times a year. As the Charity is currently small, the work of implementing the Charity's policies and strategic plan is carried out by the Trustees at Board Meetings. The Charity does not currently have any sub-committees. All Trustees give of their time freely and no remuneration or expenses were paid in the reporting period. No Trustee or person connected with a serving Trustee received any benefit from any service/activity of the Charity and no pecuniary or other conflicts of interest were reported.

#### a) **Constitution**

*Ready Generations* is a Charitable Incorporated Organisation (Foundation Model). It is not a limited company or subject to company regulation.

The Charities Act 2011 creates the basic legal framework for *Ready Generations CIO*.

This framework is completed by the following regulations:

- the Charitable Incorporated Organisations (General) Regulations 2012 ('General

Regulations')

- the Charitable Incorporated Organisations (Insolvency and Dissolution) Regulations 2012 ('Dissolution Regulations')

b) **Method of appointment or election of trustees**

The management of the charitable incorporated organisation is the responsibility of the Trustees who are elected and co-opted under the terms of the Constitution of Charitable Incorporated Organisation – Foundation Model

c) **Induction and professional development of trustees**

On appointment, charity trustees follow an induction process and are given copies of all appropriate documents and relevant guidance in order for them to understand their role. This includes the Charities Commission Guidance for England and Wales, *The Essential Trustee*. All trustees have been chosen with a view to them leading the Charity with the correct range of skills expedient to setting up, developing and managing the running of *Ready Generations* and strategically guiding its progress, priorities and future direction.

d) **Organisation structure and decision making**

The charity has a Board of Trustees which meets regularly. Between board meetings, necessary operational decisions and actions taken are the responsibility of the Chair in consultation with individual Trustees. All decisions are reported back to the Board and this decision-making process is evidenced through the Board minutes.

e) **Risk assessment**

The Trustees have assessed the major risks to which Ready Generations is exposed, in particular those related to the operations and finances of the charitable company and are satisfied that systems and procedures are in place to mitigate exposure to the major risks. This position is regularly monitored and reviewed through the use of a *Risk Register*. The Charity also maintains appropriate insurances to protect against any potential risk from operating its business.

## Charitable objects

The objects of the Charity are as follows:

- to advance the education of pre-school children in their cognitive, social, emotional and physical development through the provision of educational activities and interaction with the elderly.
- to relieve the need of the elderly by preventing loneliness through the provision of social interactions with pre-school children.

## Safeguarding

Over the reporting period Trustees have taken their safeguarding responsibilities very seriously and worked together to create and maintain a strong *culture of safeguarding* across everything the Charity does. This is of fundamental importance as we work alongside vulnerable children and older people. All Trustees are aware of, trained and kept up to date on all government safeguarding expectations.

### **Statutory responsibilities in relation to children are set out in:**

- Department for Education (DfE) *Keeping Children Safe in Education 2020*
- Department for Education (DfE) *Working Together to Safeguard Children 2018*
- Department for Education (DfE) *Early Years Foundation Stage Framework 2021*

### **Statutory responsibilities in relation to adults are set out in:**

- Gov UK *Sections 42-46 and Schedule 2 of the Care Act 2014*
- Department of Health and Social Care *Care and Support Statutory Guidance 2020*
- *Human Rights Act 1998*

## Achievements and performance

From the initial incorporation of the Charity in December 2019, the Charity's original workplan has required constant adaptation to respond to the unprecedented demands and challenges of the covid-19 global pandemic. This has particularly affected the potential of the Charity to support older people and gain access to care homes and settings.

Whilst this has severely hampered our ability to bring intergenerational communities together in person and to access the grant funding required to establish our new Charity it has not stopped us getting started and having an impact. Over the reporting period we have been forced to think differently and have developed the skills and partnerships necessary to sustain our work through the use of technology and online events. This has included the necessity of holding all our Board meetings and Trustee development sessions online.

Although we have not been able to have the face to face impact we had hoped, we have extended our reach further through the use of a range of social media – Twitter (followers 2989 at April 2021, Linked-In and Facebook). This has allowed us to disseminate information to a wider community resulting in a substantial number of new followers and greater interest in our work from a more diverse geographical areas and professional disciplines. We have particularly reached the academic community and been contacted by many universities about our evidence-based practice approaches.

This growing professional interest has come from across the UK and internationally from a range of diverse professional backgrounds including:

- early years education and care
- education (primary and secondary)
- universities and research institutions
- think tanks
- older people's care
- social care (child and adult)
- NHS and wider healthcare providers
- housing associations
- community re-design and neighbourhood development
- local authorities
- architecture and built environment
- disability services

We have also developed a range of professional partnerships with other charities, social enterprises, think tanks and campaigns to support our work:

- NAPA (National Association of Activity Providers)
- Jo Cox Foundation
- Connection Coalition
- Generations United (USA)
- Belong Ltd
- Famileo (France)
- Relationships Project
- Stop Ageism

An additional benefit has been that we have been able to work on the research elements of the Charity and completed a large-scale research project with the University of Stirling to consider the impact of the pandemic on the relationships between grandparents and their grandchildren. This involved over 240 grandparents and families nationally (publication date March 2021)

Working predominantly online has meant that the Board has developed a productive and effective pattern of using Zoom technology for board meetings and practice discussions. This has been highly effective in saving costs and improving overall efficiency.

Whilst we provided our first online events free of charge, we then took the decision to seek out small covid-19 support grants to support our work as the pandemic continued. This was the only way the Charity could attract funding as it was not possible to provide the training and conference events we had planned to raise funds in our first period of operations.

A further way we have been able to do more to fulfil the Charity's mission has been in using lockdown periods to raise awareness of our work and develop partnerships with other professional and charitable organisations. This approach has been

particularly successful with research institutions and we are now working closely with:

- The University of Stirling
- Liverpool John Moores University
- Northumbria University
- Jo Cox Foundation (The Connection Coalition)
- Housing Learning and Improvement Network (Housing LIN)

Over the reporting period, many grant giving and funding organisations have refocused their funding priorities to support for pandemic relief work which has made broader development funding more difficult to access. Trustees are always looking at diverse ways to increase income in order for the Charity to achieve its charitable objectives and associated priorities. We are also continuing our search for a trustee with the expertise to help and take a lead on creating sustainable income streams, making bids and seeking out grant opportunities.

In June 2020, we secured the voluntary support of a professional business and governance coach with strong leadership experience through the *NHS Leadership Academy*. RD has helped us to develop our business model, strategic priorities and operational infrastructure. She has supported us to revisit our initial aims and ambition for the Charity to make sure we are on track to meet our charitable objects whilst also incorporating our individual motivations and aspirations for the Charity. This has been a powerful professional development opportunity for all Trustees and has been incredibly supportive, enabling us to think more strategically about the skills and expertise we need to attract to the Board going forwards. We are hugely indebted to RD for the enormous amount of practical and loyal support she has given us and continues to offer.

Despite the difficulties of our first period we have been successful in:

- The completion of our bespoke *Attuned Relationships Model* to underpin our service delivery. This is a framework for intergenerational relational practice.
- Conducting of survey of *Belong Ltd* staff to gather their perception of and interest in intergenerational practice and the potential of integrating early years childcare alongside older peoples' care.
- Publication of *Care to the Nest* an evidence-based research report about grandparent/grandchildren relationships through the pandemic, produced in partnership with the University of Stirling and *Belong Ltd*.
- Hosting of a UK webinar to launch and discuss the *Care to the Nest* research report (45 participants).
- Development of the Charity's website and social media presence on Twitter (3300 Followers, Linked-In 600+ Followers) and Facebook.
- Partnership work with the *National Association of Activity Providers (NAPA)* to present an on-line *Fireside Glee Club* event to over 100 care homes nationally.
- 2 lockdown projects to bring children and care home residents together – *Pocket Stories* and *Virtual Bouquets* .

- 4 articles in nationally recognised professional magazines.
- 3 professional speaking engagements to multi-agency professional groups.
- Development of intergenerational nursery planning in Chester with partner organization Belong td
- Scoping and launch of *Born4Life Project* to conduct intergenerational practice research with five outstanding nursery providers across the UK.

## Future Developments

Over 2021-2022 we intend to continue to grow our multi-agency follow-ship by developing improved networking and collaborative effort working on shared multi-generational issues.

We intend to recruit more trustees to fill identified skills and experience gaps on the Board of Trustees. This will help with the governance and management of the Charity as its reach and influence grow. The search for the right people to do this is a priority going forwards and we intend to run a recruitment drive in Spring 2022.

Where possible Trustees consider that the skills and experience of the Board should comprise the following:

- A trustee with a legal background
- A trustee with a financial/accounting background
- A trustee with early education experience
- A trustee with older peoples'/dementia care experience
- A trustee with senior managerial or charities/grant-funding experience
- A trustee with experience of equal opportunities or disability needs
- Trustees from diverse communities, backgrounds etc.

We are continuing to consider ways of developing a sustainable income stream sufficient to allow us to employ some administrative help to enable us to expand our operations. The securing of greater financial security and stability is a key priority over the next reporting year.

However, despite the additional operational challenges presented by the pandemic, Trustees are confident that the Charity is now in a much stronger position to be able to deliver on its remit and deliver its strategic priorities over the coming year 2021-2022.

## Financial activities

During the reporting period to April 2021 a carry forward of £1822.96 has been generated (see financial reports presented later).

## Reserves

The Charity's longer-term aim is to create unrestricted reserves equivalent to six months expenditure in the future. It has not been possible to progress this aim over the reporting period due to the pressures and impact of the pandemic on funding sources and income generation.

## Public benefit

When considering the work of *Ready Generations*, Trustees have complied with the duty in *Section 4* of the *Charities Act 2011* to have due regard to the Charity Commission's general guidance on public benefit.

## Going concern

As part of the financial scrutiny and probity responsibilities of Trustees, the trustees have taken account of the document *Going Concern and Liquidity Risk Guidance for Directors of UK Companies 2009* issued by the *Financial Reporting Council* and believe Ready Generations is a going concern. This assessment is based upon the funding available and income expected to be received from the services provided as the impact of the pandemic lessens and the Charity's major projects can get fully started.

## Financial oversight

Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website and take this responsibility very seriously. All safeguarding and GDPR requirements are kept under full review and monitored through Board Meetings.

This Report was approved by Trustees on 20th January 2022 and signed on their behalf by:



Susan Egersdorff

Chair of Board of Trustees

## STATEMENT OF FINANCIAL ACTIVITIES FOR REPORTING PERIOD ENDED 1 APRIL 2021

Incoming Resources from generated funds	Notes	Unrestricted funds	Restricted funds	2020 - 2021 Total Funds	2019 Total Funds
Voluntary income					0
Donations	Private donation	547.96		547.96	0
Activities for generating funds					0
Fundraising income					0
Events income					0
Sundry income					0
Incoming resources from charitable activities					
Grants receivable	Skelton Trust £1000 LCVS Community Fund £1000		2000	2000	0
<b>Total incoming resources</b>				<b>2547.96</b>	<b>0</b>

Resources expended	Notes	Unrestricted funds	Restricted funds	2020 to 2021	2019
Cost of generating funds					0
Fundraising costs					0
Charitable activities					0
Support costs			725		0
Governance costs					0
<b>Total resources expended</b>			<b>725</b>		
<b>Net income for the year</b>				<b>1822.96</b>	<b>0</b>
<b>Reconciliation of funds</b>				<b>1822.96</b>	
<b>Total funds brought forwards at 31.3.21</b>				<b>1822.96</b>	<b>0</b>
<b>Total funds at 1.4.21</b>				<b>1822.96</b>	<b>0</b>

## BALANCE SHEET AS AT 1 APRIL 2021

	2020-2021	2019-2020
<b>Fixed assets</b>		
<i>Tangible fixed assets</i>		
<b>Current assets</b>		
<i>Stock</i>		
<i>Debtors</i>		
<i>Cash at bank and in hand</i>	1822.96	2547.96
<b>Totals</b>	<b>1822.96</b>	<b>2547.96</b>
<i>Creditors amount falling due within one year</i>		
<i>Net current assets</i>	1822.96	2547.96
<i>Net assets</i>	<b>1822.96</b>	<b>2547.96</b>
<b>Represented by</b>		
<i>Unrestricted funds</i>		
<i>General fund</i>	1822.96	2547.96
<b>Total funds</b>	<b>1822.96</b>	<b>2547.96</b>

Trustees acknowledge their responsibilities for complying with the requirements of the Charities Commission with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to *Charitable incorporated Organisations* and the *Charity's Act 2011*.

The financial statements on pages 11 and 12 of this Report were approved and authorised for issue by the Board on 20<sup>th</sup> January 2022 and signed on its behalf by:

Sue Egersdorff



Chair of Board of  
Trustees

## NOTES TO FINANCIAL STATEMENTS FOR THE REPORTING PERIOD ENDED 1 APRIL 2021

### 1. Accounting policies

#### **a) Basis of preparation of financial statements**

- The financial statements have been prepared under the historical cost convention and in the 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 2015) as amended by Update Bulletin 1 issued on 2 February 2016 ("amended Charities SORP ("FRS 102").
- No material uncertainties that may cast significant doubt about the ability of the Charity to continue as a going concern have been identified by the Trustees.

#### **b) Charity status**

- The Charity is a charitable incorporated organisation.
- The members of the Charity are the trustees named on page 3.
- In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per trustee.

#### **c) Fund accounting**

- Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.
- Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.
- Any investment income, gains and losses are allocated to the appropriate fund.

#### **d) Incoming resources**

- All incoming resources are included in the statement of financial activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.
- No amounts are included in the financial statements for services donated by volunteers.
- Fundraising income is recognised when the income is receivable.

#### **e) Resources expended**

- All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities.

Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

- Costs of generating funds include fundraising and publicity costs.
- Support costs are those costs incurred directly in support of expenditure on the objects of the charitable company and are allocated across charitable and non-charitable activities on a pro-rata basis guided by the value of attributable costs, unless they can be attributed directly, being a measurement considered representative of the specific input into each activity.

**f) Governance costs**

- Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

**g) Fixed assets**

- Fixed assets are capitalised and written off over their useful economic life. There has been no depreciation charged for in this year.

**2. Voluntary income**

	Unrestricted funds	Restricted funds	2020/1 Total funds	2019 Total funds
	£	£	£	£
Donations	548	-	548	0

**3. Taxation**

As a registered charity, Ready Generations is not subject to corporation tax on its income.

**4. Analysis of net assets between funds**

	General Funds	Total 2021
	£	£
Fixed assets	-	-
Current assets	1823	1823
Current liabilities	-	-
Net assets as at 1 <sup>st</sup> April 2021	1823	1823







