

SILVER STORIES

England & Wales · Charity number 1188312

Details

Status Registered

Legal form CIO

Registered 2020-03-03

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

Contact

Address Westbourne House
Westbourne Terrace
Saltash
Cornwall
PL12 6BX

Phone 07814276063

Email info@silverstories.co.uk

Website www.silverstories.co.uk

Activities

Objects: THE OBJECTS OF THE CIO ARE: 1) TO ADVANCE EDUCATION FOR THE PUBLIC BENEFIT AMONG CHILDREN, IN PARTICULAR THROUGH THE PROVISION OF SUPERVISED OPPORTUNITIES TO READ ALOUD TO LISTENERS AS A MEANS OF IMPROVING READING/LITERACY AND COMMUNICATION SKILLS AND BUILDING SELF CONFIDENCE.2) FOR THE PUBLIC BENEFIT TO RELIEVE THE NEEDS OF ELDERLY PEOPLE, IN PARTICULAR BY OFFERING THEM VOLUNTEERING OPPORTUNITIES TO ACT AS LISTENERS FOR CHILDREN WHO WILL READ ALOUD TO THEM BY TELEPHONE WITH THE AIMS OF REDUCING FEELINGS OF LONELINESS AND SOCIAL ISOLATION AND MAINTAINING INTER GENERATIONAL CONTACT.

Activities: To advance education for the public benefit among children, in particular through the provision of supervised opportunities to read aloud to listeners as a means of improving reading/literacy and communication skills and building self confidence.2) For the public benefit to relieve the needs of elderly people, in particular by offering them volunteering opportunities to act as listeners for c

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Disability
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

Geography

- Ireland
- Italy
- Scotland
- Spain
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-01	£750	£6,087	-	-
2024-04-01	£54,253	£6,093	-	-
2023-04-01	£6,362	£2,363	-	-
2022-04-01	£17,959	£6,609	-	-
2021-04-01	£16,806	£3,464	-	-

Trustees

Name	Role	Appointed
DAME ESTHER LOUISE RANTZEN DBE		2020-03-03
David Carney-Haworth OBE		2020-03-03
Duane Seymour		2025-04-15
Elisabeth Carney-Haworth OBE		2020-03-03
Janet Tyler		2025-04-15
Rachel May Ewan-Corrigan		2021-06-27
Richard Ian Marsh		2020-03-03

SILVER STORIES

England & Wales - Charity number 1188312

Accounts

Charity Registration No. 1188312

SILVER STORIES

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

SILVER STORIES

Legal and Administrative Information

Charity Name: Silver Stories

Charity Number: 1188312

Principal address: Westbourne House
Westbourne Terrace
Torpoint
Cornwall
PL12 2BX

Governing document: CIO Foundation - Registered 03 March 2020

Legal Form: Charitable Incorporated Organisation (CIO)

Trustees Dr Emma Corrigan - Resigned 1st May 2025
Elisabeth Carney Haworth OBE
David Carney Haworth OBE
Lydia Baggaley - Resigned 28/10/2024
Rachel Ewan-Corrigan
Gary Rycroft - Resigned 25/07/2024
Dame Esther Rantzen
Richard Marsh
Duane Seymore - Appointed 15th April 2025
Janet Tyler - Appointed 15th April 2025

Independent examiner: ATC Advisors
Chartered Accountants
Unit 2 Dunheved Court
Pennygillam Way
Launceston
Cornwall
PL15 7ED



HM Queen, Patron

Westbourne House,
Westbound Terrace. Saltash Cornwall.
PL12 2BX

Registered Charity No 1188312

April 2024 – March 2025

5th Year of Operation

TRUSTEES ANNUAL REPORT AND ACCOUNTS

Charity Summary

It is worth celebrating that Silver Stories has now completed its fifth year as a charity, a year that has seen many positive moves forward with the incredibly meaningful activity that is Silver Stories.

We should remind ourselves of the foundational mission of Silver Stories. It was one of the creator's decades of experience (Elisabeth Carney-Haworth OBE) with young children aged 2-11 that enabled her to clearly identify that many children did not enjoy reading. She describes reading for these children as so often something that was 'taught' at school with either the teacher or the TA engaging in one to one, group or class activities based upon developing the skills to be a reader. 'Practising' these skills was a daily activity that parents were asked to undertake with their children, an activity for too many children which was frequently rushed and given little importance within busy households with competing calls upon the time of parents/carers.

During her 42 years of teaching, she, and headteachers and teachers across the country, had tried many different ways to assist children to experience the joy of reading, allowing children to explore many and varied ways to access reading as a beautiful and rewarding activity.

Events such as World Book Day, which can be transformational in schools, has, for so many, become no more than a headache for parent/carer as they try to create or buy clothes for a child to dress up in as they go into school.

And then the idea of Silver Stories was created, initially that kernel of the scheme was conceived by David Carney-Haworth OBE (the joint creator of Silver Stories) and then developed and shaped by both Elisabeth and David Carney-Haworth, with each of them bringing other aspects of their experience to the discussion:

- The numbers of older members of our community who are alone and lonely
- The lack of relationships with any generation above that of their parents for many children
- The lack of relationships with grandparents for many children
- The lack of the ability to read to someone in an unjudgmental way that enables the child to enjoy the reading, the story, the magic of sharing reading with another person who is keen to listen to you
- The importance of reading aloud
- The importance of conversation and communication
- The importance of thinking of others and bringing joy to others

Silver Stories is built upon the beauty of intergenerational relationships, the passion of its creators to enable children to experience reading as a truly inspirational activity and the drive to end the often isolated and lonely experience of many of the older generation within our country and beyond.

The feedback received by the charity from all those involved: Silver Readers, Silver Reader's parents, Silver Stories schools, Silver Listeners and Partners such as Social Prescribers, all consolidate that this activity, so simple and so efficient, continues to be lifechanging and enriching for all those involved, including the Trustees and our part time Coordinator.

The creators have described Silver Stories as a 'warm hug' and this description is no less appropriate as we move towards our sixth year and receiving the positive comments from participants is never anything but both moving and rewarding and confirmation that is an apt description of Silver Stories.

The beginning of 2025 has seen a resurgence of the dialogue about our children's reading.

In January 2025, the current Children's Laureate, Frank Cottrell-Boyce, announced that he was to lead a campaign to tackle a "recession in children's happiness", a recession that he believes is caused by a decline in reading at a young age.

He believes that whilst our children may look successful as readers in terms of our league tables for reading, reading for pleasure is in decline, leading to "less chance of [them] being happy".

The creators of Silver Stories argue that the league tables for reading have no connection or relevance to children's reading for pleasure or their desire to be or continue to be engaged in reading for its own merit as they move through childhood and into adulthood.

At the Reading Rights Summit (January 2025) there was a call to ensure that the 'life-changing benefits of children's reading are taken seriously.'

Diana Gerald MBE and CEO of the BookTrust (co-host of the summit) remarked:

"There has never been a more urgent time for us to inspire a new generation of children on their reading journeys."

Silver Stories is a beautiful example of how children can be supported to develop fluency, comprehension skills and most of all a true love of reading. The feedback from our schools and parents of children who read from home reinforce that Silver Stories makes this difference for our participating children.

AgeUK report the need to "focus on creating supportive communities and social networks to help address loneliness." This is exactly the space where Silver Stories exists and, as you read this report you will feel that appreciation of the connection and joy that Silver Readers bring to their Silver Listeners.

It is worth noting that for many of our Silver Listeners 2024 was not an easy year and things have not improved in 2025. As we move towards spring, their spirits begin to rise as they feel the coldness, the dark of winter are particularly difficult for many of them

Chair of Trustees Comments:

It has been an honour to serve as Chair of Trustees for the last 5 years and to be part of this wonderful charity that supports older and younger people developing meaningful relationships through the joy of reading. There have been countless examples of the very powerful impact for all parties involved and the Trustees have had the unbending commitment of the Silver Stories Co-Founders, David and Elisabeth Carney-Haworth, at the helm. I would like to offer my sincere thanks to all Trustees and supporters of this wonderful charity.

Charity Update:

We are aware that the number of participants fluctuates over time:

Some Silver Listeners become too ill to participate, move into Care Homes that feel they cannot facilitate Silver Stories, or very sadly die.

Silver Readers grow up and their focus changes, sometimes feeling that the pressure of exams means that they cannot continue.

But all leave the Charity having had the most wonderful experience.

Silver Stories Coordinator

One of the main activities that has been undertaken is the appointment of our own Silver Stories Coordinator.

Badges

We continue to send out some badges to our Silver Readers. They have been very well received.

Duke of Edinburgh Award

We also continue to support a number of Silver Readers who are undertaking Silver Stories as part of their Duke of Edinburgh award.

Sadly, whilst the vast majority of our Silver Stories Schools are thoroughly enjoying participation in the scheme, value the positive impact for individual children and across the whole school community and are efficient in their organisation of how Silver Stories is put into place, we have a small number of schools who have struggled to continue to find the staff or time to remain part of Silver Stories. This is a clear reflection of all that we hear in the press about the burdens upon our schools, not least the financial burdens which have negatively impacted upon staffing levels. We support schools to remain part of Silver Stories in every way possible.

Partners

The range of 'partners' who refer Silver Listeners to the charity is growing and there is a particular rise in the number of Social Prescribers who are recognising the benefit of referring their clients to the charity.

The most important part of Silver Stories is to share the wonderful feedback that is received from every part of the charity. These quotations (the smallest of selection from hundreds of comments) reflect the enormous difference that Silver Stories creates.

Befriending Coordin: "I think it's an amazing charity and the work that you do is truly inspiring. Some service users prefer not to have someone visit their home and this is a fantastic way to help them feel less isolated and lonely. It gives them something to look forward to whilst also benefiting the children involved. Many service users love audio books and this offers a similar experience but with the added warmth of a real person on the other end of the phone. One lady who has Silver Stories shared with me that listening to a Silver Stories child truly brightens her day and makes a big difference in her life and she looks forward to it.'

Mother of Silver Reader said that Silver Listener and Silver Reader have a 'beautiful relationship' and that the Silver Reader takes great pride in talking to her Silver Listener and even calls her when she is on holiday.

Two long serving Silver Readers spoke about how proud they are to be part of Silver Stories, how much joy they gain from it and how it has helped especially the older male reader to improve his reading skills.

Daughter of Silver Listener (who has dementia) said what a wonderful thing Silver Stories is in helping relieve loneliness for her mother.

Daughter of Silver Listener "Could I say what an amazing concept Silver Stories is. I wish this had been around when our son was learning to read. He was an incredibly reluctant reader and I know he would have benefitted from this and secondly it is brilliant for the elderly and lonely (like my mother). Thank you enormously for putting her in touch with her Silver Reader.'

Silver Listener said that his Silver Reader has made such a difference to his life. He was feeling very low and since she has been reading to him it has lifted his spirits. We forwarded this onto the Silver Reader's mother who was very pleased to hear this and passed it on to her daughter.

School reported: 'Our Silver Readers have built up fantastic bonds with their Silver Listeners and they really look forward to their weekly sessions.'

School said "The bond the Silver Readers and Silver Listeners have is amazing and both parties benefit enormously from this Service.'

The Silver Stories Lead in a school sent the following message:

"Since we joined 3 years ago Silver Stories has brought our school nothing but joy and an immense sense of pride to our pupils in the difference they are making to someone's life. The opportunity it has provided our pupils to speak to and read to older members of society has helped to create positive intergenerational relationships that have greatly benefitted everyone involved. Through their weekly conversations our pupils (Silver Readers) have built up a lovely rapport with their Silver Listeners. Not only have they improved their reading fluency, but also their confidence and self-esteem. In addition, the children also enjoy their weekly chats before reading in which their Silver Listener has entertained them with anecdotes of what life was like when they were children and their shared hobbies. In turn our children have brought them companionship and happiness, sometimes during difficult times. As one Silver Listener put it, they are their 'little ray of sunshine each week'. A lovely sentiment shared by everyone involved.'

Grandmother of a family of three Silver Readers who all read to the same Silver Listener:

'It is so lovely for the children, two with ADHD and all three with dyslexia, to do something altruistic and to see how much they enjoy the reading to their Silver Listener. It really is remarkable and thank you for creating such a beautiful scheme'

'Once you learn to read you will be forever free'

Frederick Douglass

Silver Stories continues to adhere faithfully to the Objects of the Charity.

The Objects of the CIO are:

1) To advance education for the public benefit among children, in particular through the provision of supervised opportunities to read aloud to listeners as a means of improving reading/literacy and communication skills and building self-confidence.

Silver Stories will enable children (Silver Readers) whether in schools or other establishments, to telephone older people (Silver Listeners) who have volunteered to be part of the scheme, in order to read aloud to them;

2) For the public benefit to relieve the needs of elderly people, in particular by offering them volunteering opportunities to act as listeners for children who will read aloud to them by telephone with the aims of reducing feelings of loneliness and social isolation and maintaining inter-generational contact.

Research has shown that this type of activity will increase confidence and reading skills in the children, and enable the older people, who may be isolated and alone, to remain in contact with children thus improving their mental and physical wellbeing;

3) To provide relief from stress and suffering for older people experiencing loneliness and isolation and to develop reading and communication skills for children;

4) To liaise with education establishments, older people and their representatives and other agencies;

5) Seeking to form partnerships with other charities and organisations which deliver mutual and complimentary benefits;

6) Providing support and information and where necessary advocacy, guidance and mentoring to older persons and education establishments teaching staff;

All trustees have been advised to read the Charitable Business Law Guidance issued by the Charity Commission (CC) taking especial notice of the seven guiding principles. In addition, the CEO/Treasurer/Chair provides regular updates to all Trustees on CC policy and lessons from enquiries etc.

Additional Information:

Policy on grant making:

The Charity is not in a position to make grants at this time.

Policy on social investment including program related investment:

Despite the Charities very purpose being a 'social investment' this investment is not directly fiscal.

The Charity does not have a body of volunteers other than the Trustees.

Achievements and Performance:

To date Silver Stories has Silver Readers and Silver Listeners, schools and Partners from across the country and beyond. This equates to hundreds of hours of reading and listening each week.

Structure, Governance and Management

Type of governing document:

Constitution Document

How is the charity constituted?

Charitable Incorporated Organisation (Foundation Structure) - whose only voting members are its trustees

Trustee selection methods including details of any constitutional provisions:

New Trustees may be recruited to the Board at any time by the Trustees. In selecting individuals for appointment as Trustees, the Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity.

Policies and procedures adopted for the induction and training of trustees:


Each new Trustee must receive, on or before his or her first appointment a copy of the current version of the constitution and a copy of the CIO's latest Trustees' annual report and statement of accounts. The new Trustee will also be briefed individually by the CEO or Chair of Trustees.

The charity's organisational structure and any wider network with which the charity works:

Reference and Administrative details:	
Charity name	Silver Stories
Registered charity number	1188312
Charity's principal address	Westbourne House. Westbourne Terrace Torpoint Cornwall PL12 2BX

Name of trustees who manage the charity:			
Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (If any)
Dr Emma Corrigan	Chair of Trustees		NA
Elisabeth Carney-Haworth OBE	Co-founder, Pro bono CEO and Clerk		NA
David Carney-Haworth OBE	Co-founder, Safeguarding		NA
Rachel Ewan-Corrigan	Research		
Dame Esther Rantzen			NA
Richard Marsh	Treasurer		NA
Duane Seymore		15 th April 2025	NA
Janet Tyler		15 th April 2025	NA

Signed on behalf of the charity's trustees.

 — D.P. SEYMORE 030625.

D Seymore

June 2025

SILVER STORIES

Independent Examiners Report on the Unaudited Financial Statements of Silver Stories for the Year Ended 1st April 2025

I report on the financial statements of the CIO for the year ended 1st April 2025, which are set out on pages 5 to 8.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

- (i) examine the accounts under section 145 of the 2011 Act;
- (ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (iii) to state whether particular matters have come to my attention.

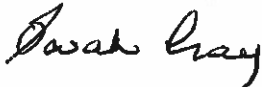
Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent examiner's statement

In connection with my examination, no other matter has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
 - (i) to keep accounting records in accordance with section 130 of the 2011 Act; and
 - (ii) to prepare accounts which accord with the accounting records, and comply with the accounting requirements of the 2011 Act;have not been met or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Sarah Gay FCA/FCCA

ATC Advisors
Chartered Accountants
Unit 2 Dunheved Court
Pennygillam Way
Launceston
Cornwall
PL15 7ED

Dated: 13th June 2025

SILVER STORIES

Statement of Financial Activities (Incorporating the Income and Expenditure account) FOR THE YEAR ENDED 1st APRIL 2025

	Notes	Unrestricted Fund £	Restricted Fund £	Total 2025 £	Total 2024 £
Income from:					
Grants and donations	2	750	-	750	54,253
TOTAL INCOMING RESOURCES		750	-	750	54,253
Expenditure on:					
Charitable activities	3	6,067	601	6,668	6,766
TOTAL RESOURCES EXPENDED		6,067	601	6,668	6,766
Net movement in funds		(5,317)	(601)	(5,918)	47,487
Total Funds Brought Forward	6	67,778	1,668	69,446	21,959
TOTAL FUNDS CARRIED FORWARD	6	62,461	1,067	63,528	69,446

SILVER STORIES

Balance Sheet as at 1st April 2025

	Notes	2025		2024	
		£	£	£	£
Current Assets					
Cash at bank		<u>63,528</u>		<u>69,446</u>	
		63,528		69,446	
Net Current Assets			63,528		69,446
Total assets less current liabilities			<u>63,528</u>		<u>69,446</u>
Net assets			<u>63,528</u>		<u>69,446</u>
Income funds					
Restricted funds	6		1,067		1,668
Unrestricted funds	6		<u>62,461</u>		<u>67,778</u>
TOTAL FUNDS			<u>63,528</u>		<u>69,446</u>

The financial statements were approved by order of the board of trustees on 03.06.25 and are signed on its behalf by:

 D. P. SEYMORE

D Seymore

SILVER STORIES

Notes to the Financial Statements for the Year Ended 1st April 2025

1 Accounting convention

The financial statements of the charity, 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 Charities Act 2011. The financial statements have been prepared under the historical cost convention on a receipts and payments basis.

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

1.1 Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future.

1.2 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

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

1.3 Incoming resources

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. Grants are recognised on entitlement.

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

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

1.4 Resources expended

Expenditure is accounted for on a receipts and payments basis and is classified under headings that aggregate costs relating 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.

1.5 Taxation

The charity is exempt from tax on its charitable activities.

2 Donations and grants

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Donations	750	-	750	1,753
Grant received from the Unwin Charitable Trust	-	-	-	52,500
	750	-	750	54,253

3 Charitable activities

	Unrestricted funds	Restricted Funds	Total 2025 £
Post and Stationery	11	47	58
Travel	5	-	5
Insurance	96	-	96
Advertising and promotion	-	554	554
Repairs and maintenance	775	-	775
Staffing	4,356	-	4,356
Telephone	44	-	44
Professional fee	780	-	780
	6,067	601	6,668

4 Trustees Remuneration and Expenses

No trustee has been paid expenses for services provided to the charity in the year. The trustees all give their time and expertise freely without any form of remuneration of other benefit in cash or kind (2024: £nil).

5 Analysis of net assets between Funds

	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
	£	£	£	£
Current assets	62,461	1,067	63,528	69,446
	<u>62,461</u>	<u>1,067</u>	<u>63,528</u>	<u>69,446</u>

6 Movement in funds

	At 01.04.24	Net movement in funds	At 01.04.25
	£	£	£
Unrestricted funds			
General fund	67,778	(5,317)	62,461
Restricted funds			
Restricted funds	<u>1,668</u>	<u>(601)</u>	<u>1,067</u>
Total Funds	<u>69,446</u>	<u>(5,918)</u>	<u>63,528</u>

The restricted fund represents a grant received from National Lottery which must be spent on the start up and maintenance of the charity. The majority of the expenditure is on the development and maintenance of the website and published materials.

7 Related Party Disclosures

There have been no related party transactions in the reporting period that require disclosure.

SILVER STORIES

England & Wales - Charity number 1188312

Accounts

Charity Registration No. 1188312

SILVER STORIES
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 1 APRIL 2024

SILVER STORIES

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SILVER STORIES

Legal and Administrative Information

Charity Name: Silver Stories

Charity Number: 1188312

Principal address: Westbourne House
Westbourne Terrace
Torpoint
Cornwall
PL12 2BX

Governing document: CIO Foundation - Registered 03 March 2020

Legal Form: Charitable Incorporated Organisation (CIO)

Trustees
Dr Emma Corrigan
Elisabeth Carney Haworth OBE
David Carney Haworth OBE
Lydia Baggaley
Rachel Ewan-Corrigan
Gary Rycroft
Dame Esther Rantzen
Richard Marsh

Independent examiner: ATC Advisors
Chartered Accountants
Unit 2 Dunheved Court
Pennygillam Way
Launceston
Cornwall
PL15 7ED

SILVER STORIES

Report of the trustees FOR THE YEAR ENDED 1 APRIL 2024

The trustees present their report and accounts for the year ended 1st April 2024

Recruitment and appointment of new trustees

New Trustees may be recruited to the Board at any time by the Trustees. In selecting individuals for appointment as Trustees, the Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity.

Each new Trustee must receive, on or before his or her first appointment a copy of the current version of the constitution and a copy of the CIO's latest Trustees' annual report and statement of accounts. The new Trustee will also be briefed individually by the CEO or Chair of Trustees.

All trustees have been advised to read the Charitable Business Law Guidance issued by the Charity Commission (CC) taking especial notice of the seven guiding principles. In addition, the CEO/Treasurer/Chair provides regular updates to all Trustees on CC policy and lessons from enquiries etc.

Going concern

There are no uncertainties regarding the charity's ability to continue as a going concern.

Risk management

The trustees have a duty to identify and review the risks of which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The charity has assessed the major risks to which they are exposed and are satisfied that systems are in place to mitigate exposure to major risks.

Objectives and activities

The objectives of the CIO are:

- To advance education for the public benefit among children, in particular through the provision of supervised opportunities to read aloud to listeners as a means of improving reading/literacy and communication skills and building self-confidence. Silver Stories will enable children (Silver Readers) whether in schools or other establishments, to telephone older people (Silver Listeners) who have volunteered to be part of the scheme, in order to read aloud to them;
- For the public benefit to relieve the needs of elderly people, in particular by offering them volunteering opportunities to act as listeners for children who will read aloud to them by telephone with the aims of reducing feelings of loneliness and social isolation and maintaining inter-generational contact. Research has shown that this type of activity will increase confidence and reading skills in the children, and enable the older people, who may be isolated and alone, to remain in contact with children thus improving their mental and physical wellbeing;
- To provide relief from stress and suffering for older people experiencing loneliness and isolation and to develop reading and communication skills for children;
- To liaise with education establishments, older people and their representatives and other agencies;
- Seeking to form partnerships with other charities and organisations which deliver mutual and complimentary benefits;
- Providing support and information and where necessary advocacy, guidance and mentoring to older persons and education establishments teaching staff

Public Benefit

The trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

Achievements and performance

The 3rd March 2020 saw Silver Stories becoming a registered charity and during the past four years we have reached many milestones. However, the successes of the charity stem from the many experiences and challenges it has overcome since the date of its initial launch over nine years ago in 2015.

The 'wow' factor of Silver Stories is as strong today as it was back then and the impact it continues to have on Silver Readers and Silver Listeners has been described as "life changing" and "phenomenal".

Silver Stories can be described as a 'warm hug', giving pleasure to both the Silver Listener, the Silver Reader and our Silver Stories Partners.

We can evidence the positive impact to all those involved in Silver Stories and yet we never tire of hearing from those involved in the scheme how much it means to them. There continues to be research which consolidates the importance of reading to our children, and schools who are involved in Silver Stories can speak to the progress they see in their Silver Readers as do the parents of those who read from home. Other research consolidates our knowledge of improvement in wellbeing for all those who read for a few minutes each day. And the impact of positive relationships is known world-wide.

SILVER STORIES

Report of the trustees FOR THE YEAR ENDED 1 APRIL 2024

Achievements and performance (continued)

Chair of Trustees Comments:

It continues to be a great privilege and pleasure being part of this wonderful charity and working with a committed team of Trustees. We have been extremely grateful to all involved in our progress over the last year and thank all our Silver Listeners, Silver Readers and supporters for making Silver Stories such an ongoing success. We continue to capture the feedback and voice of those directly involved to guide ongoing development and it is clear that Silver Stories provides a multitude of benefits for those involved. The joy of reading and the power of relationships is enabling Silver Stories to reach many people across the UK and beyond! The growth of the charity over the last year has been managed carefully and it is thanks to the dedication of our co-founders, David and Elisabeth, to whom the Trustees extend their gratitude and thanks. We all look forward to an exciting year ahead knowing Silver Stories will bring a wealth of positive experiences and joyful moments for all.

Charity Updates (2023-2024)

There have been several milestones in this last year, not least the Coronation of our Patron, Queen Camilla. To mark this very special event we designed a card which was sent to every participant in Silver Stories.

Silver Readers based at home received a personal book token and Silver Stories schools received a larger value school book token.

It felt very important to recognise this incredible event for our Patron.

Badges:

All Silver Readers who have been participating for longer than six months have been offered a limited-edition Silver Stories badge. The badges have been designed using the Silver Stories logo.

Each badge is accompanied by a small card thanking the child for being a Silver Reader and has their name written on it to personalise the gift.

New Silver Stories Co-Ordinator:

At the beginning of May 2023 our previous Co-Ordinator moved to a different position, with her successor taking over at the end of May.

This position is filled by a member of Alertacall staff who is gifted to us as a volunteer. This arrangement will cease on 30 June 2024 and the Trustees offer their thanks to Alertacall for their support.

High Sheriff Awards:

David Carney-Haworth OBE has written nominations for six people: one being a Silver Stories School Lead who goes above and beyond in her role and the other five are Silver Readers. The recipients live in different parts of the country and all six have been granted awards. We have received heartfelt thanks, pictures and videos from the recipients.

Reach:

Silver Stories reaches across the UK with the Five Islands school on the Isles of Scilly being one of our newest participants.

Interest from further afield

Our links continue with Spain and Italy, with great enthusiasm from the schools, the children and the Silver Listeners. Our reader in Canada is still going strong!

We are aware that the number of participants fluctuates over time, but all leave the Charity having had the most wonderful experience.

- Some Silver Listeners become too ill to participate, move into Care Homes that feel they cannot facilitate Silver Stories, or very sadly die.
- Silver Readers grow up and their focus changes, sometimes feeling that the pressure of exams means that they cannot continue.

We continue to support the number of children participating as part of their Duke of Edinburgh award.

We have also developed the range of those who identify Silver Listeners and are using Social Prescribers from GP surgeries around the country.

Schools continue to feel under great stress and anyone who listens to the news cannot but understand some of the additional challenges that they are facing since the pandemic and with the strains on their budgets.

It is important that we understand the reasons for those leaving involvement in the charity so that we can respond where required.

SILVER STORIES

Report of the trustees FOR THE YEAR ENDED 1 APRIL 2024

Achievements and performance (continued)

Silver Readers and Schools who have recently ceased participation and the reasons this has occurred:

Silver Listeners have recently cited health issues and for some other life commitments

Silver Readers: some have cited that they have graduated to high school or college, completed their DoE, are engaging in additional school/social commitments, there has been a change in the work circumstances for parent, and, of course for some, their listeners health issues.

Schools: lack of staff due to redundancies, staffing pressures and the school closing.

To date Silver Stories has Silver Readers and Silver Listeners, schools and Partners from across the country and beyond. This equates to hundreds of hours of reading and listening each week.

There are now over 700 participants in Silver Stories.

Financial review

The results for the year are shown in the Statement of Financial Activities, the Trustees' report provides further commentary. There were no financial incidents reported to the Charity Commission for this financial period.

Reserves policy

The charity designated a reserve of £1,000 to maintain sufficient funds for the annual insurance premium in 2023. The reserves policy is reviewed annually.

Currently £1,000 is maintained within the balance of funds held within the Barclays Bank Account. Unrestricted free reserves as at 1st April 2024 totalled £67,778 (2023: £19,618).

Future Plans

The Trustees have been considering the most appropriate way to utilise the current available funds in the best long-term interest of the charity. In the forefront of their minds when contemplating the employment of a member of staff is their commitment to the sustainable growth of the charity. Decisions will not be made that put the charity at risk, our Silver Listeners, their Silver Readers and their relationships are too precious.

Silver Stories will, as in previous years, continue to share the message about our work, to share the good stories, the wonderful feedback that we receive and to support all schools, partners, Silver Listeners and Readers who wish to take part.

Growing with a recognition of the limits of our resources is fundamental to the success of the charity.

Statement of responsibilities

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Law applicable to Charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the Charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements which give a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will remain in operation.
- ensure the maintenance and integrity of any financial information held on the charity's website.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and which enable them to ensure that the financial position of the statements comply with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the Charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved on behalf of the board of trustees:

E Corrigan

Date: 18-7-24

SILVER STORIES

Independent Examiners Report on the Unaudited Financial Statements of Silver Stories for the Year Ended 1st April 2024

I report on the financial statements of the CIO for the year ended 1st April 2024, which are set out on pages 5 to 8.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

- (i) examine the accounts under section 145 of the 2011 Act;
- (ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (iii) to state whether particular matters have come to my attention.

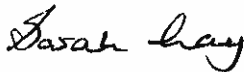
Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent examiner's statement

In connection with my examination, no other matter has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
 - (i) to keep accounting records in accordance with section 130 of the 2011 Act; and
 - (ii) to prepare accounts which accord with the accounting records, and comply with the accounting requirements of the 2011 Act;have not been met or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Sarah Gay FCA/ACCA

ATC Advisors
Chartered Accountants
Unit 2 Dunheved Court
Pennygillam Way
Launceston
Cornwall
PL15 7ED

Dated: 23rd July 2024

SILVER STORIES

Statement of Financial Activities (Incorporating the Income and Expenditure account) FOR THE YEAR ENDED 1 APRIL 2024

	Notes	Unrestricted Fund £	Restricted Fund £	Total 2024 £	Total 2023 £
Income from:					
Grants and donations	2	54,253	-	54,253	6,362
TOTAL INCOMING RESOURCES		54,253	-	54,253	6,362
Expenditure on:					
Charitable activities	3	6,093	673	6,766	2,363
TOTAL RESOURCES EXPENDED		6,093	673	6,766	2,363
Net movement in funds		48,160	(673)	47,487	3,999
Total Funds Brought Forward	6	19,618	2,341	21,959	17,960
TOTAL FUNDS CARRIED FORWARD	6	67,778	1,668	69,446	21,959

SILVER STORIES

Balance Sheet as at 1st April 2024

		2024		2023	
Notes	£	£	£	£	£
Current Assets					
Cash at bank		69,446		21,959	
		69,446		21,959	
Net Current Assets			69,446		21,959
Total assets less current liabilities			69,446		21,959
Net assets			69,446		21,959
Income funds					
Restricted funds	6		1,668		2,341
Unrestricted funds	6		67,778		19,618
TOTAL FUNDS			69,446		21,959

The financial statements were approved by order of the board of trustees on ~~18-7-24~~ and are signed on its behalf by:

E Corrigan



SILVER STORIES

Notes to the Financial Statements for the Year Ended 31st December 2024

1 Accounting convention

The financial statements of the charity, 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 Charities Act 2011. The financial statements have been prepared under the historical cost convention on a receipts and payments basis.

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

1.1 Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future.

1.2 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

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

1.3 Incoming resources

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. Grants are recognised on entitlement.

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

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

1.4 Resources expended

Expenditure is accounted for on a receipts and payments basis and is classified under headings that aggregate costs relating 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.

1.5 Taxation

The charity is exempt from tax on its charitable activities.

2 Donations and grants

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
Donations	1,753	-	1,753	6,362
Grant received from the Unwin Charitable Trust	52,500	-	52,500	-
	<u>54,253</u>	<u>-</u>	<u>54,253</u>	<u>6,362</u>

3 Charitable activities

	Unrestricted funds	Restricted Funds	Total 2024	
				£
Post and Stationery	441	26	467	
Travel	255	-	255	
Gifts to volunteers	4,272	-	4,272	
Insurance	96	-	96	
Advertising and promotion	1,029	467	1,496	
Repairs and maintenance	-	180	180	
	<u>6,093</u>	<u>673</u>	<u>6,766</u>	

4 Trustees Remuneration and Expenses

No trustee has been paid expenses for services provided to the charity in the year. The trustees all give their time and expertise freely without any form of remuneration or other benefit in cash or kind (2023: £nil).

5 Analysis of net assets between Funds

	Unrestricted Funds	Restricted Funds	2024 Total Funds	2023 Total Funds
	£	£	£	£
Current assets	67,778	1,668	69,446	21,959
	<u>67,778</u>	<u>1,668</u>	<u>69,446</u>	<u>21,959</u>

6 Movement in funds

	At 01.04.23	Net movement in funds	At 31.03.24
	£	£	£
Unrestricted funds			
General fund	19,618	48,160	67,778
Restricted funds			
Restricted funds	2,341	(673)	1,668
Total Funds	<u>21,959</u>	<u>47,487</u>	<u>69,446</u>

The restricted fund represents a grant received from National Lottery which must be spent on the start up and maintenance of the charity. The majority of the expenditure is on the development and maintenance of the website and published materials.

7 Related Party Disclosures

There have been no related party transactions in the reporting period that require disclosure.

SILVER STORIES

England & Wales - Charity number 1188312

Accounts



Westbourne House,
Westbound Terrace. Saltash Cornwall.
PL12 2BX

Registered Charity No 1188312

April 2022 – March 2023

3rd Year of Operation

TRUSTEES ANNUAL REPORT AND ACCOUNTS

Charity Summary

There have been many opportunities to recognise the success of Silver Stories over the last year. It has become increasingly evident how both the younger and older members of the Silver Stories community have benefited from their shared moments together and a positive 'cross-generation' connection. There has been an ongoing focus on collecting feedback from all parties to continuously take steps to develop and support the experience of all involved. During routine check-in calls, ongoing service evaluation and formal research (involving Exeter University) there have been widespread reports of benefits relating to improved social engagement and interaction, increased confidence and enjoyment of reading, improved sense of purpose and simply enjoying time spent together. Silver Stories has enabled both the Silver Reader and the Silver Listener to feel valued and to experience a relationship that has been meaningful and rewarding. This was visible to all that attended the Royal visit from her Royal Highness the Duchess of Cornwall (now HRH, the Queen Consort) during July 2022 when readers and listeners met in person for the first time and were able to share just how much Silver Stories means to them. As the Chair of Trustees, it is an absolute privilege to be involved in something that brings so much joy and that has such far-reaching benefits. The research interest being shown from different universities, in relation to the social, emotional and cognitive benefits (for both the Silver Readers and Silver Listeners) is exciting and affirming. The Charity CEOs and co-founders, David and Elisabeth Carney-Haworth have been unrelenting in their dedication and commitment to Silver Stories. As a team of Trustees, we collectively embrace their passion and share their aim to build sustainable growth that supports the future of Silver Stories across the UK and beyond.

Charity Updates (year 2022-2023)

In October 2021 the charity was thrilled to announced that her Royal Highness The Duchess of Cornwall is now the Patron for Silver Stories.

On 19th July 2022 we were thrilled to have a Royal Visit to Silver Stories which took place in a Cornish Silver Stories school. It was the most tremendous day with Elisabeth and David Carney-Haworth (Creators of Silver Stories) bringing together a wide range of those involved in the Charity. Silver Readers and Silver Listeners from around the country were brought together, with 94-year-old Joyce travelling all the way from Manchester to be there. Donators to the charity, as well as Exeter University Researchers joined to group of over 80 people to celebrate all that is wonderful about Silver Stories.

We were all reminded by Elisabeth (Carney-Haworth), as she spoke to those present, that it is easy to judge Silver Stories by mere numbers but she went on to say:

'Perhaps this is a reflection of a society steeped in measuring quantity rather than appreciating quality.

Because what matters in Silver Stories, is the quality of the relationships.

What will really help support our children's reading, help develop their confidence and support those intergenerational links is that non-judgemental, mutually beneficial and respectful relationship'

She went on to say that Silver Stories reminds us of

'the importance of connections, of relationships, of the need of each human being to have some other human contact, to know they matter to someone, to feel recognised, to feel useful, to have a real sense of purpose, to feel valued and yes, to feel loved by another human being''.

Those present at the Royal Visit still speak with warmth about meeting HRH and of the visit as the highlight of their life. The visit generated huge amount of worldwide positive publicity.

After the very sad death of the late Queen, our patron became the Queen Consort.

Reach:

Sadly, the third year of Silver Stories saw our work continuing to be impacted by the ongoing fallout from the Coronavirus Pandemic.

One of our major issues in growing the charity is recruiting new schools to take part in Silver Stories.

We have also realised that the number of Silver Listeners fluctuates as some become too ill to participate, move into Care Homes that feel they cannot facilitate Silver Stories, or very sadly die.

Silver Readers grow up and their focus changes and some leave the Charity having had the most wonderful experience.

We have grown in the number of children participating as part of their Duke of Edinburgh award and we are working with a University in America who wish to take part in Silver Stories.

We have also developed the range of those who identify Silver Listeners and are using Social Prescribers around the country. As we see more schools come onboard, this is an area which could be very positively developed.

Schools continue to feel unprecedented times of stress:

The majority of schools, if not all, have still not recovered from the pandemic and all that this has and continues in terms of the sometimes-challenging ways in which children are presenting in school. Academic attainment is a focus for the government yet schools have to weigh this against all that teachers understand about the need to support children's emotional wellbeing and their social skills, ability to focus and work with other children before these children can truly begin to learn effectively.

In addition to these serious concerns schools are dealing with issues around staffing, staff absence and financial difficulties that arose during the pandemic and have now been exacerbated by the cost-of-living crisis.

Teachers then became involved in strike action.

The impact of these extraordinary stresses upon all staff, at all levels and in all roles within schools does sadly mean that some schools have withdrawn from participation in Silver Stories and others do not feel that this is the right time to engage in new activities, responsibilities and commitments. Others have seen participation in Silver Stories as a wonderful way to support children's wellbeing and exactly the kind of activity that they should be focussing on at this difficult time.

Care Homes have some of the same issues as schools; lack of staff and covid recovery. This means that there are pressures upon some Care Homes that feel unsurpassable at the moment.

Some of our **Silver Listeners** continue to be more isolated in their lives than they were prior to the pandemic; we know that many have not returned to the level of activity that they previously had and that some who had been volunteering in school, do not feel ready to go back to this work and indeed many schools have not returned to having volunteers in school in the same way as they have done in the past. This leaves many members of our older community still in need and desirous of connection and company.

Silver Readers continue to be identified by parents contacting the charity directly to become involved alongside all the Silver Listeners in schools. A number of children are participating as part of their DofE award.

Research undertaken by Exeter University has been concluded, with very positive results, especially considering it was undertaken during the pandemic. The Exeter team and working with two other Universities to bid for funding to undertake some further research.

The Future:

The charity's trustees have reaffirmed their determination and conviction that Silver Stories must grow in a sustainable manner that is in line with available resources so that the wonderful and precious of connections between Silver Listeners and Silver Readers is not put in any jeopardy.

Silver Stories will continue to share the message about our work, to share the good stories and to support all schools, partners, Silver Listeners and Readers who wish to take part.

Feedback:

We are fortunate to have thousands of comments made by our participants. Whilst these are uplifting to read, the Charity has also analysed them to inform our future work.

'Thank you so much again for providing this wonderful opportunity.'

'Thank you so much for creating this, it is such a wonderful idea, especially at the moment I do hope that we are able to add to her week as much as she has to ours - the children plan constantly what they will read/ recite to her and she is ever so patient.'

'It's going so well. As a Mum it's great to know that they read. My son has dyslexia and ADHD and has struggled over the last 6 months but now he picks up a book, would never read out loud before. It's a big part of our life now. They take turns and sometimes just tell jokes.'

'XXX is loving it, they are reading Death on the Nile at the moment, and I can hear XXX playing all the characters. XXX is reading beautifully to XXX, its going very well. We talk about things, nothing too personal but we have a chat. He reads beautifully. He rings at two minutes to half past every Saturday, on the dot.'

'It's going really well; he is enjoying it. XXX loves dogs so they read The Dog Who Lost his Bark. Child "I have improved my reading skills and made a new friend. My Silver Stories listener, XXX, enjoys listening to stories by JK Rowling. This has inspired me to do a charity walk for Silver Stories in Edinburgh to celebrate 25 years of Harry Potter. I love dogs just like my Silver Stories listener, so the first book we read together was about dogs. I have introduced my Silver Stories listener to the David Walliams series. XXX loves 'Gangster Granny' and has now even watched the film! I love reading and feel proud to have achieved my first Silver Stories 10 reads certificate. Now I am now working towards the 20 reads certificate ... and eventually 100 reads certificate!"

The Objects of the CIO are:

1) To advance education for the public benefit among children, in particular through the provision of supervised opportunities to read aloud to listeners as a means of improving reading/literacy and communication skills and building self-confidence.

Silver Stories will enable children (Silver Readers) whether in schools or other establishments, to telephone older people (Silver Listeners) who have volunteered to be part of the scheme, in order to read aloud to them;

2) For the public benefit to relieve the needs of elderly people, in particular by offering them volunteering opportunities to act as listeners for children who will read aloud to them by telephone with the aims of reducing feelings of loneliness and social isolation and maintaining inter-generational contact.

Research has shown that this type of activity will increase confidence and reading skills in the children, and enable the older people, who may be isolated and alone, to remain in contact with children thus improving their mental and physical wellbeing;

3) To provide relief from stress and suffering for older people experiencing loneliness and isolation and to develop reading and communication skills for children;

4) To liaise with education establishments, older people and their representatives and other agencies;

5) Seeking to form partnerships with other charities and organisations which deliver mutual and complimentary benefits;

6) Providing support and information and where necessary advocacy, guidance and mentoring to older persons and education establishments teaching staff;

All trustees have read the Charitable Business Law Guidance issued by the Charity Commission (CC) taking especial notice of the seven guiding principles. In addition, the Chair provides regular updates to all Trustees on CC policy and lessons from enquiries etc.

Additional Information:

Policy on grant making:

The Charity is not in a position to make grants at this time.

Policy on social investment including program related investment:

Despite the Charities very purpose being a 'social investment' this investment is not directly fiscal.

The Charity does not have a body of volunteers other than the Trustees.

Achievements and Performance

To date Silver Stories has Silver Readers and Silver Listeners, schools and Partners from across the country and beyond. This equates to hundreds of hours of reading and listening each week.

March 2023 Numbers:

- **Total number of home Readers: 64, calling 61 Listeners**
- **Number of schools signed up: 64**
- **Number of Silver Partners (Care Homes etc) : 20**
- **Number of Listeners allocated to schools: 211**

Structure, Governance and Management

Type of governing document:

Constitution Document.

How is the charity constituted?

Charitable Incorporated Organisation (Foundation Structure) - whose only voting members are its trustees.

Trustee selection methods including details of any constitutional provisions.

New Trustees may be recruited to the Board at any time by the Trustees. In selecting individuals for appointment as Trustees, the Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity.

Policies and procedures adopted for the induction and training of trustees.

Each new Trustee must receive, on or before his or her first appointment a copy of the current version of the constitution and a copy of the CIO's latest Trustees' annual report and statement of accounts. The new Trustee will also be briefed individually by the CEO or Chair of Trustees.

The charity's organisational structure and any wider network with which the charity works.

Relationship with any related parties.

The charity has formed a formal partnership with ALERTACALL

Reference and Administrative details	
Charity name	Silver Stories
Registered charity number	1188312
Charity's principal address	Westbourne House. Westbourne Terrace Torpoint Cornwall PL12 2BX

Name of trustees who manage the charity			
Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Dr Emma Corrigan	Chair of Trustees	NA	NA
Elisabeth Carney-Haworth OBE	Co- founder, Pro bono CEO and Clerk	NA	NA
David Carney-Haworth OBE	Co-founder , Safeguarding	NA	NA
Lydia Baggaley	Social Media		
Rachel Ewan-Corrigan	Research		
Gary Rycroft		16 th Jan 2023	
Dame Esther Rantzen			NA
Richard Marsh	Treasurer		NA

Signed on behalf of the charity's trustees.



E Corrigan

Chairman of Trustees

Financial Review

A donate button has been placed on the Silver Stories website.

Review of the charity's financial position at the end of the period 6th April 2022 to 5th April 2023

Charity Bank Account Opened 7th December 2020. Barclay's Bank Community Account

Balance at bank at 6th April 2022 £17959.61

Balance at bank 5th April 2023 £21958.62

Statement of Financial Activities

	Unrestricted Funds £	Restricted Funds £	Total 2023 £
Income and Endowments from:			
Donations	6361.84	nil	6361.84
Expenditure			
Charitable Activities	1468.10	894.73	2362.83
Net Movement in funds	4893.74	-894.73	3999.01

There were no financial incidents reported to the Charities Commission for this financial period.

Income includes donations from the public.

The charity does not work with a professional fund raiser or commercial participator.

The charity does not carry out its purpose through grant making.

The charity does not operate outside of England and Wales.

The charity used no money transfer system. All payments were by BACS.

All trustees have agreed the risk management policy, and financial controls were reviewed during this year.

There are no trading subsidiaries of the charity.

No trustees receive remuneration or benefits. Only expenses are paid to them. There are no trustees that charge for a service provided to the charity and the company does not employ any person who was previously a trustee.

For the financial period reported, there were seven voluntary trustees.

All trustees hold a current clear DBS check.

I declare that these statements are correct for the financial period reported.

Richard Marsh

Treasurer

April 21st 2023

Statement on Reserves

The charity designated a reserve of £1,000 to maintain sufficient funds for the annual insurance premium for 2023. The reserves policy will be reviewed in 2023

Amount of reserves held

Currently £1000.00 maintained within the balance of funds held within the Barclays Bank Account.

Explanation of any uncertainties about the charity continuing as a going concern

Not applicable.

The charity's principal sources of funds (including any fundraising)

Income by donations of £6361.84 has been received in this financial period.

Investment policy and objectives including any social investment policy adopted

Not applicable.

SILVER STORIES

England & Wales - Charity number 1188312

Accounts



Westbourne House,
Westbound Terrace. Saltash Cornwall.
PL12 2BX

Registered Charity No 1188312

April 2021 – March 2022

2nd Year of Operation

TRUSTEES ANNUAL REPORT AND ACCOUNTS

Charity Summary

The second year of Silver Stories saw the continued impact of the Coronavirus Pandemic, the closure of schools continued and, when open, school staff had to deal with very challenging issues, not least the large number and frequency of staff absence.

Silver Listeners continued to be more isolated than in the past (prior to the pandemic) and in need and desirous of connection and company.

Silver Readers continued to identify themselves from the home situation and many schools had a willingness to engage with Silver Stories that was tempered only by the day-to-day difficulties of adapting to the ever-changing situations that they found themselves in.

In the midst of all of this uncertainty, the charity continued to grow both sustainably and steadily (with interest from around the world) and continued to make the most wonderful and precious of connections between Silver Listeners and Silver Readers.

Reader Feedback:

'We've got on so well, we seem to have the same sense of humour and it gels so well as the Listeners know each other too. We feel a real connection to them. We assume older people have nothing to offer us but this shows otherwise, their wisdom and knowledge. It's brought my sons communication skills on hugely, it's really helps'

Listener Feedback:

'It's lovely to hear their voices and hear them reading to me and telling me what they've been doing and what they're looking forward to, when you're on own and getting on a bit, it's nice.'

School Feedback:

'It's going well, they are lovely and I've also made contact with a local care home who are interested also. The children are really enjoying it and work in pairs to read for 20-25 minutes to each of the ladies. 'I like Silver Reading, because it's very nice to read to older people, and help them feel better. Over time you really wonder what the old person looks like.' 'I think it's really good, I really like reading to Dorothy as it makes me feel happy. It's also really helping with my reading and encouraging me to read out loud in class.' 'I think it's really nice to do as some of the older community are really lonely and the older people look forward to our calls as it makes them really happy.' 'I think the older people enjoy it and it's really fun. The older people sound happy and we help keep them company.' 'It's really good, I think it makes the old people happy. I think it makes them have a really nice day.' 'I'm happy because I get to read to people, because they are lonely and it stops them staring at a wall. I can read to them and make their day a bit better.'

Research undertaken by Exeter University concerning the impact of Silver Stories has been completed and the final report is being finalised by Professor George Koutsouris and Professor Brahm Norwich.

We have included the summary of Key Findings from the research:

In summary, these are the main findings:

- Silver Stories was seen as having dual purposes, namely literacy and wellbeing-related
- Both readers and listeners felt they were helping the other group
- The quality of the relationship between readers and listeners was central to the experience of the programme
- Evidence of a good relationship between readers and listeners was the presence of an informal chat
- The role of school staff in scaffolding the interaction between readers and listeners was very important – this has training implications for future uses of the programme
- For readers, positive social outcomes (e.g., confidence) were reported widely, but some positive reading outcomes were also reported
- For listeners, there was evidence of increased sense of connection with and contribution to their community, as well as a feeling of satisfaction
- The study was conducted during a turbulent period for schools

Notable events

Milan Kumar, a 10-year-old Silver Reader, undertook a sponsored walk for Silver Stories. The story is available from the Silver Stories website.

Steph's Packed Lunch: Silver Stories features on this programme on 22nd February 2022. Joyce (one of the charity's oldest and longest Silver Listeners) travelled to the studio where she was surprised by meeting her three Silver Readers who live in London. It was a beautiful piece

The One Show: Silver Stories Trustee Dame Esther Rantzen discussed Silver Stories when she was invited on The One Show.

In September Her Royal Highness The Duchess of Cornwall conducted a Virtual Royal Visit to Silver Stories.

Two of the Charity's established Silver Readers, Ollie and Tegen from Cornwall, read over the telephone to Her Royal Highness and HRH then chatted with them about Silver Stories and the relationship they have with their Silver Listeners. Comments from the Silver Listeners were shared with Her Royal Highness.

The visit concluded with Her Royal Highness speaking with Elisabeth and David Carney-Haworth, the creators of Silver Stories about the benefit of Silver Stories to both children and the older members of the community. Her Royal Highness expressed her delight at the scheme.

Her Royal Highness The Duchess of Cornwall: in October 2021 the charity was thrilled to announced that Her Royal Highness The Duchess of Cornwall is now the Patron for Silver Stories. The work of Silver Stories aligns closely with three of HRH's personal interests: Cornwall, the isolation of many older members of our communities and the importance of reading, especially for young children.

The Objects of the CIO are:

1) to advance education for the public benefit among children, in particular through the provision of supervised opportunities to read aloud to listeners as a means of improving reading/literacy and communication skills and building self-confidence.

Silver Stories will enable children (silver readers) whether in schools or other establishments, to telephone older people (silver listeners) who have volunteered to be part of the scheme, in order to read aloud to them.

2) For the public benefit to relieve the needs of elderly people, in particular by offering them volunteering opportunities to act as listeners for children who will read aloud to them by telephone with the aims of reducing feelings of loneliness and social isolation and maintaining inter-generational contact. Research has shown that this type of activity will increase confidence and reading skills in the children, and enable the older people, who may be isolated and alone, to remain in contact with children thus improving their mental and physical wellbeing.

3) to provide relief from stress and suffering for older people experiencing loneliness and isolation and to develop reading and communication skills for children

4) liaising with education establishments, older people and their representatives and other agencies;

5) seeking to form partnerships with other charities and organisations which deliver mutual and complimentary benefits;

6) providing support and information and where necessary advocacy, guidance and mentoring to older persons and education establishments teaching staff.

All trustees have read the charitable business law guidance issued by the Charity Commission (CC) taking especial notice of the seven guiding principles. In addition, the Chair provides regular updates to all Trustees on CC policy and lessons from enquiries etc.

Additional Information:

Policy on grant making:

The Charity is not in a position to make grants at this time.

Policy on social investment including program related investment:

Despite the Charities very purpose being a 'social investment' this investment is not directly fiscal.

The Charity does not have a body of volunteers other than the Trustees.

Achievements and Performance

To date Silver Stories has Silver Readers and Silver Listeners, schools and Partners from across the country and beyond. This equates to hundreds of hours of reading and listening each week.

March 2022 Numbers:

- Number of Silver Stories Schools: 62
- Number of Silver Listeners linked to a school: 189 Listeners.
- Number of home based Silver Readers: 66
- Silver Listener matched to home based Silver Reader: 63

- Number of Silver Partners: 19 (Home Care Providers/Sheltered Accommodation/Social Prescribers/Housing Trusts).

Structure, Governance and Management

Type of governing document:

Constitution Document

How is the charity constituted?

Charitable Incorporated Organisation (Foundation Structure) - whose only voting members are its trustees.

Trustee selection methods including details of any constitutional provisions:

New Trustees may be recruited to the Board at any time by the Trustees. In selecting individuals for appointment as Trustees, the Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity.

All trustees have completed a Skills Audit so that the skills and knowledge of current trustees can be appropriately utilised and any gaps in skill can be used in the recruitment of future trustees.

Policies and procedures adopted for the induction and training of trustees:

Each new Trustee receives, on or before his or her first appointment, a copy of the current version of the constitution and a copy of the CIO's latest Trustees' Annual Report and Statement of Accounts. The new Trustee will also be briefed individually by the CEO or Chair of Trustees. They will also complete a Skills Audit.

The charity's organisational structure and any wider network with which the charity works:

Relationship with any related parties.

The charity has a formal partnership with ALERTACALL

Reference and Administrative details	
Charity name	Silver Stories
Registered charity number	1188312
Charity's principal address	Westbourne House. Westbourne Terrace Torpoint Cornwall PL12 2BX

Details of fund materially in deficit

Nil.

Explanation of any uncertainties about the charity continuing as a going concern

Not applicable.

The charity's principal sources of funds (including any fundraising)

Income by grant as donations of £10338.59 has been received in this financial period.

No trustees receive remuneration or benefits. Only expenses are paid to trustees. There are no trustees that charge for a service provided to the charity and the company does not employ any person who was previously a trustee.

For the financial period reported, there were nine voluntary trustees.

Investment policy and objectives including any social investment policy adopted

Not applicable.

All financial risk is currently assessed as low as there is no immediate requirement to directly support beneficiaries financially or through the sale/purchase of goods, services or real estate. To that end where there is funding below the forecast requirement the impact will be translated to a slower delivery rate.

I declare that these statements are correct for the financial period reported.

Richard Marsh

Treasurer

April 22nd 2022

SILVER STORIES

England & Wales - Charity number 1188312

Accounts



Silver Stories

Westbourne House,

Westbound Terrace. Saltash Cornwall.

PL12 2BX

Registered Charity No 1188312

March 2020 - April 2021

1st Year of Operation

TRUSTEES ANNUAL REPORT AND ACCOUNTS

Chair's Summary

The inaugural year of Silver Stories saw accelerated interest due to the Coronavirus Pandemic. And the subsequent 'lockdowns.

The initial plan for Silver Stories was to concentrate on school engagement within local communities. However, with the effect that Coronavirus had on schools and attendance and the forced isolation of many older people, there was a natural shift of focus to individual Silver Readers linked to individual Silver Listeners. A high number of solo readers made contact with the charity wanting to become part of the scheme. Joining Silver Stories was seen as a way of substituting and enhancing the loss of reading opportunities with so many schools being closed.

The charity also saw a large increase in the numbers of Silver Listeners joining. The Silver Reader/ Silver Listener relationship was seen to have a profound impact on the forced isolation. In addition to the Silver Reader contact the charity made regular 'well-being' contacts with the Silver Listeners providing comfort and support.

The charity developed robust practices and abilities to match Silver Listeners and Silver Readers and to manage the pairing, relationships the vast majority of which are still going strong.

The number of both Silver Listeners and Silver Readers continues to grow.

The CEO was asked to present Silver Stories at the Chartered Institute of Housing's National Conference on Tackling Social Isolation and Loneliness among older people.

The Smiley Foundation featured Silver Stories in their newsletter and on their website.

Silver Stories has benefited from several national and local news features.

Silver Stories has formed a very positive partnership with Alertacall LTD. Alertacall have provided a member of their staff one day a week to assist with the day to day running of the charity. Full training has been provided to the Alertacall member.

Silver Stories received national recognition from the British Prime Minister when the creators were nominated as Points of Light. In a letter to David Carney-Haworth OBE and Elisabeth Carney-Haworth OBE the Prime Minister said;

‘The idea of school children or “silver readers” telephoning elderly “silver listeners” and reading them a poem or a short story is an ingenious way of combining literacy education with the positive engagement of elderly people.

At a time when the necessary shielding of many of our elderly has weighed deeply on our national consciousness, I am filled with admiration for you bridging of the intergenerational divide, tackling loneliness and isolation in a safe way’.

The Objects of the CIO are:

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Research has shown that this type of activity will increase confidence and reading skills in the children, and enable the older people, who may be isolated and alone, to remain in contact with children thus improving their mental and physical wellbeing.

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- 6) providing support and information and where necessary advocacy, guidance and mentoring to older persons and education establishments teaching staff.

Additional Information

Policy on grant making.

The Charity is not in a position to make grants at this time.

Policy on social investment including program related investment.

Despite the Charities very purpose being a 'social investment' this investment is not directly fiscal.

The Charity does not have a body of volunteers other than the Trustees.

Achievements and Performance

To date Silver Stories has over 300 Silver Reader/Silver Listener combinations spanning throughout the country. This equates to hundreds of hours of reading and listening each week.

Research is being conducted with a large number of Silver Readers and Silver Listeners by Exeter University. The aim of the research is to look at improvements in children's reading ability, fluency and confidence and the positive effects of Silver Stories on Silver Readers and Listeners in terms of emotional wellbeing.

Financial Review

Review of the charity's financial position at the end of the period 6th April 2020 to 5th April 2021

Charity Bank Account Opened 7th December 2020. Barclay's Bank Community Account

Balance at bank at 5th April 2021 = £13341.85

Statement of Financial Activities

	Unrestricted Funds £	Restricted Funds £	Total 2021£
Income and Endowments from:			
Donations	16805.82	0	16805.82
Expenditure			
Charitable Activities	3463.97	0	3463.97
Net Movement in funds	13341.85	0	13341.85

Statement on Reserves

The charity designated a reserve of £1,000 to maintain sufficient funds for the annual insurance premium for 2021. The reserves policy will be reviewed in 2022

Amount of reserves held

Currently £1000.00 maintained within the balance of funds held within the Barclays Bank Account.

Explanation of any uncertainties about the charity continuing as a going concern

Not applicable.

The charity's principal sources of funds (including any fundraising)

Income donations of £16805.82 have been received in this financial period.

Investment policy and objectives including any social investment policy adopted

Not applicable.

Principal risks facing the charity

All financial risk is currently assessed as low as there is no immediate requirement to directly support beneficiaries financially or through the sale/purchase of goods, services or real estate. To that end where there is funding below the forecast requirement the impact will be translated to a slower delivery rate.

Structure, Governance and management

There is a Constitution Governing Document.

Silver Stories is a Charitable Incorporated Organisation (Foundation Structure), whose only voting members are its trustees.

New Trustees may be recruited to the Board at any time by the Trustees. In selecting individuals for appointment as Trustees, the Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity.

Each new Trustee has received, on or before his or her first appointment a copy of the current version of the constitution and any appointees from 2021 onwards will receive a copy of the CIO's latest Trustees' Annual Report and Statement of Accounts. The new Trustee will also be briefed individually by the CEO or Chair of Trustees.

Relationship with any related parties.

The charity has formed a formal partnership with ALERTACALL

Reference and Administrative details	
Charity name	Silver Stories
Registered charity number	1188312
Charity's principal address	Westbourne House. Westbourne Terrace Torpoint Cornwall PL12 2BX

Name of trustees who manage the charity			
Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Dr Emma Corrigan	Chair of Trustees	NA	NA
Elisabeth Carney-Haworth OBE	CEO and Co- founder	NA	NA

David Carney- Haworth OBE	Co-founder	NA	NA
Paul Smythe	UKGDPR	NA	
Dame Esther Rantzen		NA	NA
Richard Marsh	Treasurer	NA	NA

Funds held as custodian trustees on behalf of others

NA

Exemptions from Disclosure

Nil

Declarations:

The charity has taken advantage of the small companies' exemption in preparing the report above. The trustees declare that they have approved the Trustees' Report above.

Signed on behalf of the charity's trustees

E Corrigan Chairman of Trustees 21 June 2021