

Independent Examiner's Report to the Trustees of Elizabeth House Cookham

I report to the trustees on my examination of the accounts of the above charity for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

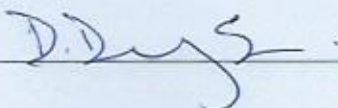
Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts did not accord with those records; or
3. the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.

Signed:



Name:

DAVID DYSON

Address:

SPINFIELD
SPINFIELD LANE WEST
MARLOW
SL7 2DB

Date:

3 JUNE 2025

Elizabeth House Cookham		Charity No	1188342
Annual accounts for the period			
Period start date	01/04/2024	To	Period end date 31/03/2025

Section A Statement of financial activities

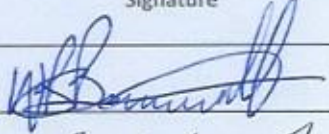
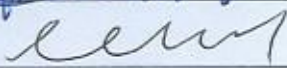
	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total funds £	Prior year funds £
Incoming resources (Note 3)					
Income and endowments from:					
Donations and legacies	25,455	-	-	25,455	50,253
Charitable activities	64,213	-	-	64,213	59,374
Other trading activities	5,386	-	-	5,386	7,459
Investments	1,430	-	-	1,430	2,297
Other	-	-	-	-	-
Total	96,484	-	-	96,484	119,383
Resources expended (Note 4)					
Expenditure on:					
Raising funds	-	-	-	-	-
Charitable activities	137,150	-	-	137,150	136,224
Separate material item of expense	-	-	-	-	-
Other	-	-	-	-	-
Total	137,150	-	-	137,150	136,224
Net income/(expenditure) before investment gains/(losses)	- 40,666	-	-	- 40,666	- 16,841
Net gains/(losses) on investments	1,222	-	-	1,222	6,354
Net income/(expenditure)	- 39,444	-	-	- 39,444	- 10,487
Other recognised gains/(losses):					
Gains and losses on revaluation of fixed assets for the charity's own use	-	-	-	-	-
Other gains/(losses)	-	-	-	-	-
Net movement in funds	- 39,444	-	-	- 39,444	- 10,487
Reconciliation of funds:					
Total funds brought forward	370,148	-	-	370,148	380,635
Total funds carried forward	330,704	-	-	330,704	370,148

Section B

Balance sheet

	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
Fixed assets					
Tangible assets (Note 6)	238,223	-	-	238,223	168,553
Total fixed assets	238,223	-	-	238,223	168,553
Current assets					
Stocks (Note 7)	500	-	-	500	500
Debtors (Note 8)	1,473	-	-	1,473	6,404
Investments (Note 9)	82,249	-	-	82,249	81,026
Cash at bank and in hand	9,887	-	-	9,887	116,705
Total current assets	94,109	-	-	94,109	204,635
Creditors: amounts falling due within one year (Note 10)	1,628	-	-	1,628	3,040
Net current assets/(liabilities)	92,481	-	-	92,481	201,595
Total assets less current liabilities	330,704	-	-	330,704	370,148
Creditors: amounts falling due after one year	-	-	-	-	-
Provisions for liabilities	-	-	-	-	-
Total net assets or liabilities	330,704	-	-	330,704	370,148
Funds of the Charity					
Unrestricted funds	330,704	-	-	330,704	370,148
Total funds	330,704	-	-	330,704	370,148

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	Bill Bennett	04/06/25
	Martin Sheehy FCA FCCA DChA	03/06/25

Note 1 Basis of preparation**1.1 Basis of accounting**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

The accounts have been prepared in accordance with:

the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)

- and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

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

1.2 Going concern

The accounts have been prepared on a going concern basis and the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected income and expenditure for the next 12 months.

Note 2 Accounting policies

2.1 INCOME

Recognition of income	<p>These are included in the Statement of Financial Activities (SoFA) when:</p> <ul style="list-style-type: none"> the charity becomes entitled to the resources; it is more likely than not that the trustees will receive the resources; and the monetary value can be measured with sufficient reliability.
Offsetting	<p>There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.</p>
Grants and donations	<p>Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).</p>
Legacies	<p>Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.</p>
Tax reclaims on donations and gifts	<p>Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.</p>
Volunteer help	<p>The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.</p>
Income from interest, royalties and dividends	<p>This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.</p>
Income from membership subscriptions	<p>Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.</p>
Investment gains and losses	<p>This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.</p>

2.2 EXPENDITURE AND LIABILITIES

Liability recognition	<p>Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.</p>
Redundancy cost	<p>The charity made no redundancy payments during the reporting period.</p>
Deferred income	<p>No material item of deferred income has been included in the accounts.</p>
Creditors	<p>The charity has creditors which are measured at settlement amounts less any trade discounts</p>
Provisions for liabilities	<p>A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date</p>
Basic financial instruments	<p>The charity accounts for basic financial instruments on initial recognition as per paragraph 11.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.</p>

2.3 ASSETS

Tangible fixed assets for use by charity	<p>These are capitalised if they can be used for more than one year, and cost at least £250</p> <p>They are valued at cost.</p> <p>The depreciation rates and methods used are:</p> <p>Leasehold land & buildings - over the period of the lease</p> <p>Plant & machinery; fixtures & fittings - straight line over 10, 8 or 5 years</p>
Stocks and work in progress	<p>Stocks held for sale as part of non-charitable trade are measured at the lower of cost or net realisable value.</p>
Debtors	<p>Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.</p>
Current asset investments	<p>The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.</p> <p>They are valued at fair value except where they qualify as basic financial instruments.</p>

Note 3

Analysis of income

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Analysis						
Donations and legacies:	Donations and gifts	16,829	-	-	16,829	21,061
	Gift Aid	3,626	-	-	3,626	2,734
	Legacies	-	-	-	-	9,121
	General grants provided by government/other charities	5,000	-	-	5,000	17,337
	Other	-	-	-	-	-
	Total	25,455	-	-	25,455	50,253
Other		0				
Charitable activities:	Membership subscriptions	4,563	-	-	4,563	4,068
	Lunches	36,505	-	-	36,505	38,561
	Rent	19,742	-	-	19,742	13,889
	Sundry income	350	-	-	350	228
	Theatre	3,053	-	-	3,053	2,628
	Other	-	-	-	-	-
		-	-	-	-	-
	Total	64,213	-	-	64,213	59,374
Other trading activities:	Fundraising	5,386	-	-	5,386	7,459
	Other	-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	5,386	-	-	5,386	7,459
Income from investments:	Interest income	1,430	-	-	1,430	2,297
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	Total	1,430	-	-	1,430	2,297
Other:	Other	-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		96,484	-	-	96,484	119,383

Section C Notes to the accounts (cont)

Note 4 Analysis of expenditure

Analysis	This year				Last year			
	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £
Expenditure on raising funds:								
Staging fundraising events	343	-	-	343	611	-	-	611
	-	-	-	-	-	-	-	-
Total expenditure on raising funds	343	-	-	343	611	-	-	611
Expenditure on charitable activities:								
Employment	62,891	-	-	62,891	62,037	-	-	62,037
Catering	7,582	-	-	7,582	6,489	-	-	6,489
Contract catering	636	-	-	636	1,235	-	-	1,235
Insurance	1,694	-	-	1,694	1,533	-	-	1,533
Maintenance	5,110	-	-	5,110	5,280	-	-	5,280
Cleaning	9,398	-	-	9,398	3,833	-	-	3,833
Telephone	2,092	-	-	2,092	1,844	-	-	1,844
IT Services	5,104	-	-	5,104	2,351	-	-	2,351
Waste disposal	1,426	-	-	1,426	1,210	-	-	1,210
Rent	2,000	-	-	2,000	-	-	-	-
Gas, electricity & water	6,480	-	-	6,480	10,038	-	-	10,038
Courses & training	804	-	-	804	1,218	-	-	1,218
Activities	8,515	-	-	8,515	6,378	-	-	6,378
Theatre	3,242	-	-	3,242	2,492	-	-	2,492
Stationery	684	-	-	684	979	-	-	979
Licences	168	-	-	168	159	-	-	159
Legal & professional fees	129	-	-	129	9,212	-	-	9,212
Bank charges	715	-	-	715	60	-	-	60
Sundry	1,252	-	-	1,252	2,072	-	-	2,072
Sale of fixed assets	43	-	-	43	21	-	-	21
Leasehold premises amortisation	980	-	-	980	980	-	-	980
Extension amortisation	2,000	-	-	2,000	2,000	-	-	2,000
Furniture and equipment depreciation	10,687	-	-	10,687	10,973	-	-	10,973
Lift depreciation	3,261	-	-	3,261	3,261	-	-	3,261
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total expenditure on charitable activities	136,807	-	-	136,807	135,613	-	-	135,613
TOTAL EXPENDITURE	137,150	-	-	137,150	136,224	-	-	136,224

Section C

Notes to the accounts

(cont)

Note 5 Paid employees

5.1 Staff Costs

Salaries and wages

Pension costs (defined contribution scheme)

Other employee benefits

Total staff costs

This year £	Last year £
62,891	62,037
-	-
-	-
62,891	62,037

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

5.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	3	3
Governance	-	-
Other	-	-
Total	3	3

Note 6 Tangible fixed assets

6.1 Cost or valuation

At the beginning of the year

Additions

Revaluations

Disposals

At end of the year

Leasehold Premises £	Lift £	Fixtures, fittings and kitchen equipment £	Total £
216,177	26,090	121,536	363,803
-	-	86,715	86,715
-	-	-	-
-	-	22,351	22,351
216,177	26,090	185,900	428,167

Basis

Rate

SL	SL	SL
Over term of lease	Over 8 years	Over 10, 8 or 5 years

At beginning of the year

Disposals

Depreciation

Impairment

At end of the year

65,398	22,828	107,024	195,250
-	-	22,235	22,235
2,980	3,262	10,687	16,929
-	-	-	-
68,378	26,090	95,476	189,944

6.2 Net book value

Net book value at the beginning of the year

Net book value at the end of the year

150,779	3,262	14,512	168,553
147,799	-	90,424	238,223

Note 7 Stocks

	Stock
	Food and Consumables
	£
Charitable activities:	
Opening	500
Added in period	-
Expensed in period	-
Closing	500
Total this year	500
Total previous year	500

Note 8 Debtors and prepayments

Analysis of debtors	This year £	Last year £
Trade debtors	-	-
Prepayments and accrued income	1,473	5,006
Other debtors	-	1,398
Total	1,473	6,404

Note 9 Investment assets

Analysis of current asset investments

	This year £	Last year £
Cash or cash equivalents	-	-
Listed investments	82,249	81,026
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	82,249	81,026

Note 10 Creditors and accruals

Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	732	8	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	521	991	-	-
Taxation and social security	-	240	-	-
Other creditors	375	1,801	-	-
Total	1,628	3,040	-	-

Trustees' Annual Report for the period

		Period start date			Period end date		
		Day	Month	Year	Day	Month	Year
From		01	April	2024	To	31	March 2025

Section A

Reference and administration details

Charity name Elizabeth House Cookham

Registered charity number (if any) 1188342

Charity's principal address Station Hill

Cookham

Maidenhead, Berks

SL6 9BS

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year
1	Jill Cruse		
2	Suzanne Shellabear		
3	Bill Bennett	Chair	
4	Jenny Elton	Secretary	
5	Martin Sheehy	Treasurer	
6	Sarah Renton		
7	Sally James		
8	Paul Webb		
9			
10			

Name of chief executive or names of senior staff members

President: Lady Aurelia Young

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document	The charity's governing document is that of a CIO Association Constitution, dated 4 March 2020.
How the charity is constituted	The charity is a Charitable Incorporated Organisation and was registered with the Charity Commission on 4 March 2020, charity number 1188342.
Trustee selection methods	<p>Trustee selection</p> <p>The charity recruits trustees as needed, typically when a skills gap is identified or when a trustee retires.</p> <p>A potential candidate is selected by using a network of contacts. The role is discussed with the candidate who would then meet with other trustees and observe a trustees' meeting before the position would be formally offered or confirmed.</p>

Additional governance issues

Induction and training of new trustees

When a trustee is appointed, they are required to read 'The Essential Trustee', guidance published by the Charity Commission. If they have any questions, they are encouraged to ask the Chair or other trustees.

Consideration of major risks

The trustees have examined the major strategic, business and operational risks which the charity faces. The most significant risk is associated with the charity's care of its members and other stakeholders. The charity takes every step to ensure that it provides a safe and legal environment for its members, visitors, volunteers and staff.

The trustees are content that other systems are in place to mitigate general business and operational risk. The trustees do not believe that there are any other areas of significant risk.

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

To promote the welfare of the aged in any manner which is now is or hereafter may be deemed by law to be charitable within the county of Berkshire and in particular, to cater for those over 60 mainly living in Cookham and district, that is particularly the lonely, the frail and the elderly and to provide space for their needs and companionship.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

In setting our objectives and planning our activities, we have considered the Charity Commission's guidance on public benefit.

Elizabeth House provides its members with companionship as well as access to a wide range of facilities, together with the aim of promoting wider community involvement and integration.

The charity achieves this by providing the best possible care and support to its members and by making full use of its facilities and the passion of its staff and volunteers.

Additional details of objectives and activities

Elizabeth House Day Centre could not operate without the dedication and input of volunteers who give their time and skills to the members and staff.

The volunteers carry out several roles including driving members to and from the Centre; preparing and serving lunches and hot drinks; helping the members to have an enjoyable and stimulating time while at the Centre.

Summary of the main achievements of the charity during the year

Elizabeth House continues to thrive and deliver on its mission of providing support and companionship to independent senior citizens in the local community.

Our membership has a degree of turnover due to the age profile but we continuously recruit new members. We have also been very successful in keeping the membership level high and it currently stands at just over 180.

During the past financial year we have recruited a new cook who is providing varied and nutritious meals. Each day the cook prepares a two-course meal that contributes to the health and well-being of our members and which our members tell us they really enjoy.

In last year's report we set out that we were planning to replace our kitchen, which was in severe need of updating. In recent years we had been very fortunate to have received two legacies which were given to the charity in the hope that they would be used to fund a capital project. We have therefore used these legacies to fund our new professionally designed kitchen which is not only a more efficient workspace than previously but is also fitted out with modern catering equipment.

We continue to be joined by a number of new volunteers who step into the shoes of those who retire or move away. Thanks to these individuals, the number of volunteers is at its highest ever level, currently exceeding 80 people.

The trustees continue to show their appreciation to the volunteers by holding 'thank you' parties and to continue to give the Volunteer Recognition Award, which is used to reward those volunteers who go above and beyond. This award comprises a free hotel break for two nights for the volunteer who wins the award together with one person they would like to share it with. Two awards were made in 2024 and two in 2025.

The volunteers regularly express their love for their role at the charity and this is testament to the welcoming environment and good management that exists here.

Our volunteers also tell us that they find their involvement with Elizabeth House is valuable for their own well being and has also resulted in them making new friends among the community.

The Day Centre runs activities every weekday. These activities are both physically and mentally stimulating and we introduce new things, alongside the old favourites to keep them fresh.

Not all the activities are provided for free and we have been fortunate in applying for and receiving grants to help fund some of these activities. One such example being an annual boat trip along the River Thames, which has been funded by a local charity called The Cherrypickers of Cookham Dean, who are one of the many local organisations who support us.

We are extremely grateful to all the organisations who help fund our activities, running costs and projects which allow us to maintain the service that we provide to our members.

Our most important achievement is creating a comfortable place where members enjoy their day. The staff and volunteers do a tremendous job supporting and engaging with our members.

Everyone involved with Elizabeth House can be proud to be involved with such a successful charity.

Section E**Financial review**

Brief statement of the charity's policy on reserves

It is the policy of Elizabeth House to maintain unrestricted funds which are the free reserves held by the charity at a level sufficient to meet the annual running costs.

The trustees are committed to review this policy annually to ensure there are sufficient free reserves to provide financial flexibility over the coming years.


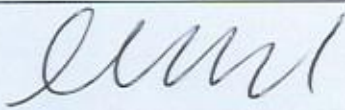
Details of any funds materially in deficit

None

Section F**Declaration**

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

Signed on behalf of the charity's trustees

Signature		
Full name	Bill Bennett	Martin Sheehy FCA FCCA DChA
Position	Chair	Treasurer
Date	4/6/25	4/6/25