

REGISTERED COMPANY NUMBER: CE021945 (England and Wales)
REGISTERED CHARITY NUMBER: 1189615

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025
FOR
AGE CONCERN NEWBURY AND DISTRICT**

Banks & Co Limited
Chartered Certified Accountants
1 Carnegie Road
Newbury
Berkshire
RG14 5DJ

AGE CONCERN NEWBURY AND DISTRICT

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AGE CONCERN NEWBURY AND DISTRICT

REPORT OF THE TRUSTEES

For The Year Ended 30 September 2025

The trustees who are also directors of the Charity for the purposes of the Companies Act 2006, present their report with the financial statements of the Charity for the year ended 30 September 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Aims, Objectives and Activities

The aim of the Charity remains the provision of services to meet the needs of senior citizens aged 65 and over living at home in West Berkshire and North Hampshire within the catchment area of 15 miles of the Fair Close Centre in Newbury. Most of our beneficiaries are over 80 and supporting them to live independently at home is a key objective. Keeping our senior citizens mentally and physically healthy and happy, providing them with nourishing food and a friendly place to meet is at the heart of the Charity's work.

The Charity's base is the Fair Close Centre which is located close to Newbury's historic Alms-houses and modern sheltered housing. The Centre celebrated 58 years of continuous service in 2025 having been purpose built in the mid 1960's and refurbished in 2017. At the heart of the centre is a fully staffed and well-equipped kitchen which produces an average of between 90 and 100 hot meals each day. Around 50 to 60 meals are delivered 6 days a week to housebound senior citizens by meals on wheels volunteers with a further 30 to 40 served in the Centre's dining room.

The Centre runs a busy programme of regular weekly activities and entertainment which include chair exercises, bowls, bingo, flower arranging, book club, craft workshops, music and singing. A monthly dementia café welcomes people living with dementia and their carers. The Men's Shed carpentry workshop continues to thrive and is in use most days.

During the year the lounge was refurbished to create the Camellia Club for people with a diagnosis of dementia. The Camellia Club has been open two days each week since April and provides a stimulating environment for guests and respite for family caregivers. The old oil store was also converted into a consultation room and additional office space. The project was made possible with generous donations from Greenham Trust, The Lady Hind Trust, The Wilmington Trust, The Syder Foundation and The GJ Ward Charitable Trust and many individuals.

Income and Expenditure

The Charity's main source of income continues to be the provision of meals. However, the level of subsidy we have provided this year in order to support the cost of meals is unsustainable in the long term. We have once again used the entire uplift in the value of our investments to subsidise the provision of meals. Without that uplift, which is not guaranteed every year, a even bigger loss would have been incurred. The dividend income from the Sarah Henderson investment portfolio remains vital. Income from fundraising, grants and fundraising is equally important to the Charity as it seeks to keep the cost of meals and other centre services affordable. We would like to thank Greenham Trust and West Berkshire Council for support from the Cost-of-Living Fund, we were supported by Berkshire Community Foundation with electricity costs over the winter and we thank Sovereign Network Group for their ongoing support.

During the year the old central heating system at Fair Close degraded to the point of breaking down, requiring emergency fundraising to replace old pipework and rebalance the system. The funds were raised quickly, and we are very grateful for generous donations from The Englefield Trust, The Wilmington Trust, the JR Henderson Charitable Trust, Berkshire Community Foundation and local Masonic Lodges.

The significant increase in building maintenance costs that resulted from the breakdown of the old central heating system, combined with builders work in connection with replacing the old pipework, contributed to our losses for the year.

AGE CONCERN NEWBURY AND DISTRICT

REPORT OF THE TRUSTEES

For The Year Ended 30 September 2025

Staff

The core team of 2 full-time and 14 part-time staff led by Chief Executive James Wilcox continue to work exceptionally hard to keep our vulnerable members safe and healthy. They have ensured that the Fair Close Centre remains a welcoming and vibrant place for members to meet, eat and be entertained at a challenging time financially both for senior citizens and the Charity.

Volunteers

A dedicated team of 50 volunteers work in many different ways to support the Charity. The trustees are enormously grateful to those who give their services free of charge to work as meals on wheels drivers, serving meals in the dining room, helping in the café and on reception and as supervisors in the Men's Shed. Our volunteers continue to be crucial to the smooth running of the charity, and their contribution cannot be over-stated. On behalf of all members and trustees may I extend our sincere appreciation for your individual contributions.

Trustees

David Astor stepped down as a trustee during the year and we are very grateful to him for his support and guidance managing our investment portfolio. Joanna Reed retired as Chair of Trustees and on behalf of the board of trustees I would like to thank her for incredible dedication and leadership during a period of significant change that included upheaval during the pandemic followed by a sustained and challenging period of recovery.

STRATEGIC REPORT

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Recruitment and appointment of new trustees

Appointment of Trustees is governed by the Constitution of the Charity. The trustees are responsible for overseeing the affairs of the organisation.

Risk management

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

Financial review

The charity's policy is to maintain sufficient reserves to maintain and develop those activities which are in line with the objectives of the charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

CE021945 (England and Wales)

Registered Charity number

1189615

Registered office

Fair Close Day Centre
Newtown Road
Newbury
Berkshire
RG14 7BH

AGE CONCERN NEWBURY AND DISTRICT

REPORT OF THE TRUSTEES

For The Year Ended 30 September 2025

Trustees

Mrs M Payne - Chair

Mrs J Reed

D Astor (resigned 14.4.25)

J Hopson

J P Barton

V Miller

B Letham

N F C Fleming

A G Crompton

Independent Examiner

Banks & Co Limited

Chartered Certified Accountants

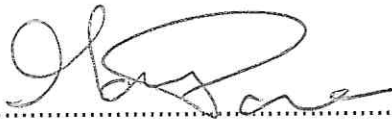
1 Carnegie Road

Newbury

Berkshire

RG14 5DJ

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 2nd February 2026 and signed on the board's behalf by:



Mrs M Payne - Chair

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
AGE CONCERN NEWBURY AND DISTRICT**

Independent examiner's report to the trustees of Age Concern Newbury and District ('the Company')

I report to the Charity trustees on my examination of the accounts of the Company for the year ended 30 September 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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



R M L Taylor

Banks & Co Limited
Chartered Certified Accountants
1 Carnegie Road
Newbury
Berkshire
RG14 5DJ

Date: 2 March 2026

AGE CONCERN NEWBURY AND DISTRICT

STATEMENT OF FINANCIAL ACTIVITIES For The Year Ended 30 September 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	82,638	213,588	296,226	146,984
Centre income	3	223,307	-	223,307	187,517
Investment income	4	<u>23,772</u>	<u>-</u>	<u>23,772</u>	<u>27,459</u>
Total		<u>329,717</u>	<u>213,588</u>	<u>543,305</u>	<u>361,960</u>
EXPENDITURE ON					
Expenditure on generating income	5	174,781	157,896	332,677	184,301
Overhead costs	7	<u>259,952</u>	<u>78,452</u>	<u>338,404</u>	<u>271,101</u>
Total		<u>434,733</u>	<u>236,348</u>	<u>671,081</u>	<u>455,402</u>
Net gains on investments		<u>72,357</u>	<u>-</u>	<u>72,357</u>	<u>92,658</u>
NET INCOME/(EXPENDITURE)		(32,659)	(22,760)	(55,419)	(784)
Transfers between funds	20	<u>(5,088)</u>	<u>5,088</u>	<u>-</u>	<u>-</u>
Net movement in funds		(37,747)	(17,672)	(55,419)	(784)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>1,142,469</u>	<u>39,886</u>	<u>1,182,355</u>	<u>1,183,139</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>1,104,722</u></u>	<u><u>22,214</u></u>	<u><u>1,126,936</u></u>	<u><u>1,182,355</u></u>

The notes form part of these financial statements

AGE CONCERN NEWBURY AND DISTRICT

BALANCE SHEET 30 September 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	13	185,161	194,648
Investments	14	<u>873,402</u>	<u>918,142</u>
		1,058,563	1,112,790
CURRENT ASSETS			
Stocks	15	2,294	2,513
Debtors	16	16,068	17,404
Cash at bank and in hand		<u>70,490</u>	<u>71,557</u>
		88,852	91,474
CREDITORS			
Amounts falling due within one year	17	<u>(20,479)</u>	<u>(21,909)</u>
NET CURRENT ASSETS		<u>68,373</u>	<u>69,565</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,126,936</u>	<u>1,182,355</u>
NET ASSETS		<u>1,126,936</u>	<u>1,182,355</u>
FUNDS	20		
Unrestricted funds		1,104,722	1,142,469
Restricted funds		<u>22,214</u>	<u>39,886</u>
TOTAL FUNDS		<u>1,126,936</u>	<u>1,182,355</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 September 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 September 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

The financial statements were approved by the Board of Trustees and authorised for issue on 2nd February 2026 and were signed on its behalf by:



M Payne - Trustee

The notes form part of these financial statements

AGE CONCERN NEWBURY AND DISTRICT

CASH FLOW STATEMENT

For The Year Ended 30 September 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	(141,936)	(120,955)
Net cash used in operating activities		(141,936)	(120,955)
Cash flows from investing activities			
Purchase of fixed asset investments		(433,234)	(508,675)
Sale of fixed asset investments		550,331	611,160
Interest received		23,772	27,459
Net cash provided by investing activities		140,869	129,944
Change in cash and cash equivalents in the reporting period		(1,067)	8,989
Cash and cash equivalents at the beginning of the reporting period		71,557	62,568
Cash and cash equivalents at the end of the reporting period		70,490	71,557

The notes form part of these financial statements

AGE CONCERN NEWBURY AND DISTRICT

NOTES TO THE CASH FLOW STATEMENT For The Year Ended 30 September 2025

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(55,419)	(784)
Adjustments for:		
Depreciation charges	9,487	10,894
Gain on investments	(72,357)	(92,658)
Interest received	(23,772)	(27,459)
Decrease/(increase) in stocks	219	(263)
Decrease/(increase) in debtors	1,336	(6,554)
Decrease in creditors	(1,430)	(4,131)
Net cash used in operations	<u>(141,936)</u>	<u>(120,955)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.10.24 £	Cash flow £	At 30.9.25 £
Net cash			
Cash at bank and in hand	<u>71,557</u>	<u>(1,067)</u>	<u>70,490</u>
	<u>71,557</u>	<u>(1,067)</u>	<u>70,490</u>
Total	<u>71,557</u>	<u>(1,067)</u>	<u>70,490</u>

The notes form part of these financial statements

AGE CONCERN NEWBURY AND DISTRICT

NOTES TO THE FINANCIAL STATEMENTS For The Year Ended 30 September 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Statutory information

Age Concern Newbury and District is a Charitable Incorporated Organisation (CIO), limited by guarantee, registered in England and Wales. The Charitable company's registered company number is CEO21945 and its registered charity number is 1189615. Its registered office and place of business is Fair Close Day Centre, Newtown Road, Newbury, Berkshire, RG14 7BH.

The charity was incorporated on 21 May 2020. Charitable activities commenced on 1 October 2020 following the merger. The financial statements detail the income and expenditure for the 12 months ended 30 September 2025.

The presentation currency of the financial statements is the GB Pound (£).

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Long leasehold	- Straight line over 70 years
Plant and machinery	- 15% on reducing balance
Fixtures and fittings	- 15% on reducing balance
Motor vehicles	- 25% on reducing balance
Computer equipment	- 15% on reducing balance

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

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

Fund accounting

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

AGE CONCERN NEWBURY AND DISTRICT

NOTES TO THE FINANCIAL STATEMENTS - continued For The Year Ended 30 September 2025

1. ACCOUNTING POLICIES - continued

Fund accounting

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

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

Pension costs and other post-retirement benefits

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

Investments

Investments are stated at market value at the balance sheet date. The Statement of Financial Activities includes the net gains and losses arising on revaluations and disposals throughout the year.

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Gifts and donations	267,469	112,648
Gift aid	1,095	-
Fund raising	<u>27,662</u>	<u>34,336</u>
	<u>296,226</u>	<u>146,984</u>

3. CENTRE INCOME

	2025	2024
	£	£
Centre income	187,169	160,420
Membership fees	5,400	5,025
Trips & holidays	4,337	436
Hairdressing	2,235	5,120
Centre activities	9,712	5,728
Hire of hall	12,214	8,393
Chiropody	<u>2,240</u>	<u>2,395</u>
	<u>223,307</u>	<u>187,517</u>

4. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	3,049	2,456
Current asset investment income	<u>20,723</u>	<u>25,003</u>
	<u>23,772</u>	<u>27,459</u>

AGE CONCERN NEWBURY AND DISTRICT

NOTES TO THE FINANCIAL STATEMENTS - continued For The Year Ended 30 September 2025

5. EXPENDITURE ON GENERATING INCOME

Fair Close costs

	2025	2024
	£	£
Staff costs	90,901	86,611
Food and kitchen costs	67,262	74,025
Meals on wheels driver's costs	75	40
Motor vehicle expenses	3,347	3,859
Events	11,868	13,959
Camellia Club expenditure	<u>153,786</u>	<u>-</u>
	<u>327,239</u>	<u>178,494</u>

Investment management costs

	2025	2024
	£	£
Portfolio management	<u>5,438</u>	<u>5,807</u>
Aggregate amounts	<u>332,677</u>	<u>184,301</u>

6. SUPPORT COSTS

	Management £	Finance £	Administration £
Other resources expended	<u>164,973</u>	<u>1,858</u>	<u>146,434</u>
		Governance costs	Totals
	£	£	£
Other resources expended	<u>9,487</u>	<u>15,857</u>	<u>338,609</u>

7. OVERHEAD COSTS

	2025	2024
	£	£
Bad debts	(205)	-
Support costs	<u>338,609</u>	<u>271,101</u>
	<u>338,404</u>	<u>271,101</u>

AGE CONCERN NEWBURY AND DISTRICT**NOTES TO THE FINANCIAL STATEMENTS - continued**
For The Year Ended 30 September 2025**8. NET INCOME/(EXPENDITURE)**

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

	2025	2024
	£	£
Depreciation - owned assets	<u>9,487</u>	<u>10,894</u>

9. INDEPENDENT EXAMINERS' REMUNERATION

	Year ended 30.09.25	Year ended 30.09.24
	£	£
Independent examiners' remuneration		
Accounts preparation	3,822	1,920
Independent examination of the accounts	<u>2,802</u>	<u>2,740</u>
	<u>6,624</u>	<u>4,660</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2025 nor for the year ended 30 September 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2025 nor for the year ended 30 September 2024.

11. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	244,516	227,923
Social security costs	7,992	7,393
Other pension costs	<u>3,366</u>	<u>3,047</u>
	<u>255,874</u>	<u>238,363</u>

The average monthly number of employees during the year was as follows:

	2025	2024
General	<u>17</u>	<u>18</u>

No employees received emoluments in excess of £60,000.

AGE CONCERN NEWBURY AND DISTRICT

NOTES TO THE FINANCIAL STATEMENTS - continued **For The Year Ended 30 September 2025**

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES PERIOD TO 30.09.2024

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	80,993	65,991	146,984
Centre income	187,517	-	187,517
Investment income	<u>27,459</u>	<u>-</u>	<u>27,459</u>
Total	<u>295,969</u>	<u>65,991</u>	<u>361,960</u>
 EXPENDITURE ON			
Expenditure on generating income	156,871	27,430	184,301
Overhead costs	<u>239,784</u>	<u>31,317</u>	<u>271,101</u>
Total	<u>396,655</u>	<u>58,747</u>	<u>455,402</u>
 Net gains on investments	<u>92,658</u>	<u>-</u>	<u>92,658</u>
 NET INCOME/(EXPENDITURE)	(8,028)	7,244	(784)
Transfers between funds	<u>28</u>	<u>(28)</u>	<u>-</u>
Net movement in funds	(8,000)	7,216	(784)
 RECONCILIATION OF FUNDS			
Total funds brought forward	1,150,469	32,670	1,183,139
 TOTAL FUNDS CARRIED FORWARD	<u><u>1,142,469</u></u>	<u><u>39,886</u></u>	<u><u>1,182,355</u></u>

AGE CONCERN NEWBURY AND DISTRICT

NOTES TO THE FINANCIAL STATEMENTS - continued For The Year Ended 30 September 2025

13. TANGIBLE FIXED ASSETS

	Long leasehold £	Plant and machinery £	Fixtures and fittings £
COST			
At 1 October 2024 and 30 September 2025	<u>220,150</u>	<u>56,712</u>	<u>78,715</u>
DEPRECIATION			
At 1 October 2024	62,878	36,309	69,909
Charge for year	<u>3,145</u>	<u>3,060</u>	<u>1,321</u>
At 30 September 2025	<u>66,023</u>	<u>39,369</u>	<u>71,230</u>
NET BOOK VALUE			
At 30 September 2025	<u>154,127</u>	<u>17,343</u>	<u>7,485</u>
At 30 September 2024	<u>157,272</u>	<u>20,403</u>	<u>8,806</u>
	Motor vehicles £	Computer equipment £	Totals £
COST			
At 1 October 2024 and 30 September 2025	<u>37,186</u>	<u>5,503</u>	<u>398,266</u>
DEPRECIATION			
At 1 October 2024	29,831	4,691	203,618
Charge for year	<u>1,839</u>	<u>122</u>	<u>9,487</u>
At 30 September 2025	<u>31,670</u>	<u>4,813</u>	<u>213,105</u>
NET BOOK VALUE			
At 30 September 2025	<u>5,516</u>	<u>690</u>	<u>185,161</u>
At 30 September 2024	<u>7,355</u>	<u>812</u>	<u>194,648</u>

The costs of the long leasehold relate to Fair Close Day Centre, a 99 year lease was granted on 29 March 1974 by Newbury District Council.

AGE CONCERN NEWBURY AND DISTRICT

NOTES TO THE FINANCIAL STATEMENTS - continued For The Year Ended 30 September 2025

14. FIXED ASSET INVESTMENTS

	Listed investments £	Cash and settlements pending £	Totals £
MARKET VALUE			
At 1 October 2024	910,528	7,614	918,142
Additions	153,708	279,526	433,234
Disposals	(277,045)	(273,286)	(550,331)
Unrealised Gain/(Loss)	69,924	-	69,924
Realised Gain/(Loss)	<u>2,433</u>	<u>-</u>	<u>2,433</u>
At 30 September 2025	<u>859,548</u>	<u>13,854</u>	<u>873,402</u>
NET BOOK VALUE			
At 30 September 2025	<u>859,548</u>	<u>13,854</u>	<u>873,402</u>
At 30 September 2024	<u>910,528</u>	<u>7,614</u>	<u>918,142</u>

	UK £	Overseas £	2025 £	2024 £
Listed investments				
Unrestricted funds	276,708	582,840	859,548	910,528
Restricted funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	276,708	582,840	859,548	910,528
Cash				
Unrestricted funds	13,854	-	13,854	7,614
Restricted funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	7,614	-	13,854	7,614
	<u>290,562</u>	<u>582,840</u>	<u>873,402</u>	<u>918,142</u>

Cost or valuation at 30 September 2025 is represented by:

	Listed investments £	Cash and settlements pending £	Totals £
Valuation in 2025	174,744	-	174,744
Cost	<u>684,804</u>	<u>13,854</u>	<u>698,658</u>
	<u>859,548</u>	<u>13,854</u>	<u>873,402</u>

AGE CONCERN NEWBURY AND DISTRICT

NOTES TO THE FINANCIAL STATEMENTS - continued **For The Year Ended 30 September 2025**

15. STOCKS

	2025	2024
	£	£
Kitchen stocks	<u>2,294</u>	<u>2,513</u>

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade debtors	14,576	12,458
Other debtors	-	3,342
Prepayments	<u>1,492</u>	<u>1,604</u>
	<u>16,068</u>	<u>17,404</u>

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	7,534	10,396
Social security and other taxes	4,924	4,116
Other creditors	837	614
Accrued expenses	<u>7,184</u>	<u>6,783</u>
	<u>20,479</u>	<u>21,909</u>

18. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Between one and five years	<u>1,717</u>	<u>-</u>

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
	£	£	£	£
Fixed assets	185,161	-	185,161	194,648
Investments	873,402	-	873,402	918,142
Current assets	66,638	22,214	88,852	91,474
Current liabilities	<u>(20,479)</u>	<u>-</u>	<u>(20,479)</u>	<u>(21,909)</u>
	<u>1,104,722</u>	<u>22,214</u>	<u>1,126,936</u>	<u>1,182,355</u>

AGE CONCERN NEWBURY AND DISTRICT

NOTES TO THE FINANCIAL STATEMENTS - continued For The Year Ended 30 September 2025

20. MOVEMENT IN FUNDS

	At 1.10.24 £	Net movement in funds £	Transfers between funds £	At 30.9.25 £
Unrestricted funds				
General fund	224,327	(121,676)	128,669	231,320
Sarah Henderson fund	<u>918,142</u>	<u>89,017</u>	<u>(133,757)</u>	<u>873,402</u>
	1,142,469	(32,659)	(5,088)	1,104,722
Restricted funds				
National lottery - 2nd minibus	10,000	-	(10,000)	-
HSF (West Berkshire Council) Grant	6,126	(2,622)	-	3,504
Dementia Cafe Coordinator wages	5,273	(5,273)	-	-
Greenham Trust - Proposed Dementia Care Center	6,667	(6,667)	-	-
Berkshire Community Foundation & Local Masonic Lodges - Soffits and Guttering	4,550	-	(4,550)	-
Greenham Trust - Dementia Hub 1 Tablet	3,335	(3,335)	-	-
Pargiter Trust via Berkshire Community Foundation - Dementia Hub 2 Tablet	3,935	(3,935)	-	-
West Berkshire Cost of Living crisis fund	-	3,912	-	3,912
Berkshire Community Foundation - Transport Grant	-	4,400	-	4,400
Greenham Trust - Marketing Role	-	8,365	-	8,365
Refurbishment project to create Camellia dementia day club	-	214	-	214
Replacement of old central heating pipework	-	(19,638)	19,638	-
Greenham Trust - Proposed Dementia Care centre phase one	<u>-</u>	<u>1,819</u>	<u>-</u>	<u>1,819</u>
	<u>39,886</u>	<u>(22,760)</u>	<u>5,088</u>	<u>22,214</u>
TOTAL FUNDS	<u><u>1,182,355</u></u>	<u><u>(55,419)</u></u>	<u><u>-</u></u>	<u><u>1,126,936</u></u>

AGE CONCERN NEWBURY AND DISTRICT

NOTES TO THE FINANCIAL STATEMENTS - continued For The Year Ended 30 September 2025

20. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	307,619	(429,295)	-	(121,676)
Sarah Henderson fund	<u>22,098</u>	<u>(5,438)</u>	<u>72,357</u>	<u>89,017</u>
	329,717	(434,733)	72,357	(32,659)
Restricted funds				
HSF (West Berkshire Council) Grant	-	(2,622)	-	(2,622)
Dementia Cafe Coordinator wages	-	(5,273)	-	(5,273)
Greenham Trust - Proposed Dementia Care Center	-	(6,667)	-	(6,667)
Greenham Trust - Dementia Hub 1 Tablet	-	(3,335)	-	(3,335)
Pargiter Trust via Berkshire Community Foundation - Dementia Hub 2 Tablet	-	(3,935)	-	(3,935)
West Berkshire Cost of Living crisis fund	5,000	(1,088)	-	3,912
Berkshire Community Foundation - Transport Grant	4,800	(400)	-	4,400
Greenham Trust - Marketing Role	9,125	(760)	-	8,365
Refurbishment project to create Camellia dementia day club	154,000	(153,786)	-	214
Replacement of old central heating pipework	30,663	(50,301)	-	(19,638)
Greenham Trust - Proposed Dementia Care centre phase one	<u>10,000</u>	<u>(8,181)</u>	<u>-</u>	<u>1,819</u>
	<u>213,588</u>	<u>(236,348)</u>	<u>-</u>	<u>(22,760)</u>
TOTAL FUNDS	<u>543,305</u>	<u>(671,081)</u>	<u>72,357</u>	<u>(55,419)</u>

AGE CONCERN NEWBURY AND DISTRICT

NOTES TO THE FINANCIAL STATEMENTS - continued For The Year Ended 30 September 2025

20. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.10.23 £	Net movement in funds £	Transfers between funds £	At 30.9.24 £
Unrestricted funds				
General fund	222,500	(121,979)	123,806	224,327
Sarah Henderson fund	<u>927,969</u>	<u>113,951</u>	<u>(123,778)</u>	<u>918,142</u>
	1,150,469	(8,028)	28	1,142,469
Restricted funds				
National lottery - 2nd minibus	10,000	-	-	10,000
HSF (West Berkshire Council) Grant	1,616	4,510	-	6,126
Dementia Cafe Coordinator wages	5,141	132	-	5,273
Greenham Trust - Radiator Upgrade	4,025	(4,025)	-	-
Greenham Trust - Woodworking Fund	4,500	(4,475)	(25)	-
Greenham Trust - IT upgrade	720	(717)	(3)	-
Greenham Trust - Proposed Dementia Care Center	6,668	(1)	-	6,667
Berkshire Community Foundation & Local Masonic Lodges - Soffits and Guttering	-	4,550	-	4,550
Greenham Trust - Dementia Hub 1 Tablet	-	3,335	-	3,335
Pargiter Trust via Berkshire Community Foundation - Dementia Hub 2 Tablet	<u>-</u>	<u>3,935</u>	<u>-</u>	<u>3,935</u>
	<u>32,670</u>	<u>7,244</u>	<u>(28)</u>	<u>39,886</u>
TOTAL FUNDS	<u><u>1,183,139</u></u>	<u><u>(784)</u></u>	<u><u>-</u></u>	<u><u>1,182,355</u></u>

AGE CONCERN NEWBURY AND DISTRICT

NOTES TO THE FINANCIAL STATEMENTS - continued For The Year Ended 30 September 2025

20. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	268,869	(390,848)	-	(121,979)
Sarah Henderson fund	<u>27,100</u>	<u>(5,807)</u>	<u>92,658</u>	<u>113,951</u>
	295,969	(396,655)	92,658	(8,028)
Restricted funds				
HSF (West Berkshire Council) Grant	27,465	(22,955)	-	4,510
Dementia Cafe Cordinator wages	8,806	(8,674)	-	132
Greenham Trust - Radiator Upgrade	-	(4,025)	-	(4,025)
Greenham Trust - Woodworking Fund	-	(4,475)	-	(4,475)
Greenham Trust - IT upgrade	-	(717)	-	(717)
Greenham Trust - Proposed Dementia Care Center	10,000	(10,001)	-	(1)
Berkshire Community Foundation & Local Masonic Lodges - Soffits and Guttering	4,550	-	-	4,550
Greenham Trust - Dementia Hub 1 Tablet	3,335	-	-	3,335
Pargiter Trust via Berkshire Community Foundation - Dementia Hub 2 Tablet	3,935	-	-	3,935
Greenham Trust - Fair Close Dementia Hub - Architect fees	<u>7,900</u>	<u>(7,900)</u>	<u>-</u>	<u>-</u>
	<u>65,991</u>	<u>(58,747)</u>	<u>-</u>	<u>7,244</u>
TOTAL FUNDS	<u>361,960</u>	<u>(455,402)</u>	<u>92,658</u>	<u>(784)</u>

AGE CONCERN NEWBURY AND DISTRICT

NOTES TO THE FINANCIAL STATEMENTS - continued For The Year Ended 30 September 2025

20. MOVEMENT IN FUNDS - continued

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

	At 1.10.23 £	Net movement in funds £	Transfers between funds £	At 30.9.25 £
Unrestricted funds				
General fund	222,500	(243,655)	252,475	231,320
Sarah Henderson fund	<u>927,969</u>	<u>202,968</u>	<u>(257,535)</u>	<u>873,402</u>
	1,150,469	(40,687)	(5,060)	1,104,722
Restricted funds				
National lottery - 2nd minibus	10,000	-	(10,000)	-
HSF (West Berkshire Council) Grant	1,616	1,888	-	3,504
Dementia Cafe Coordinator wages	5,141	(5,141)	-	-
Greenham Trust - Radiator Upgrade	4,025	(4,025)	-	-
Greenham Trust - Woodworking Fund	4,500	(4,475)	(25)	-
Greenham Trust - IT upgrade	720	(717)	(3)	-
Greenham Trust - Proposed Dementia Care Center	6,668	(6,668)	-	-
Berkshire Community Foundation & Local Masonic Lodges - Soffits and Guttering	-	4,550	(4,550)	-
West Berkshire Cost of Living crisis fund	-	3,912	-	3,912
Berkshire Community Foundation - Transport Grant	-	4,400	-	4,400
Greenham Trust - Marketing Role	-	8,365	-	8,365
Refurbishment project to create Camellia dementia day club	-	214	-	214
Replacement of old central heating pipework	-	(19,638)	19,638	-
Greenham Trust - Proposed Dementia Care centre phase one	<u>-</u>	<u>1,819</u>	<u>-</u>	<u>1,819</u>
	<u>32,670</u>	<u>(15,516)</u>	<u>5,060</u>	<u>22,214</u>
TOTAL FUNDS	<u><u>1,183,139</u></u>	<u><u>(56,203)</u></u>	<u><u>-</u></u>	<u><u>1,126,936</u></u>

AGE CONCERN NEWBURY AND DISTRICT

NOTES TO THE FINANCIAL STATEMENTS - continued For The Year Ended 30 September 2025

20. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	576,488	(820,143)	-	(243,655)
Sarah Henderson fund	<u>49,198</u>	<u>(11,245)</u>	<u>165,015</u>	<u>202,968</u>
	625,686	(831,388)	165,015	(40,687)
Restricted funds				
HSF (West Berkshire Council) Grant	27,465	(25,577)	-	1,888
Dementia Cafe Coordinator wages	8,806	(13,947)	-	(5,141)
Greenham Trust - Radiator Upgrade	-	(4,025)	-	(4,025)
Greenham Trust - Woodworking Fund	-	(4,475)	-	(4,475)
Greenham Trust - IT upgrade	-	(717)	-	(717)
Greenham Trust - Proposed Dementia Care Center	10,000	(16,668)	-	(6,668)
Berkshire Community Foundation & Local Masonic Lodges - Soffits and Guttering	4,550	-	-	4,550
Greenham Trust - Dementia Hub 1 Tablet	3,335	(3,335)	-	-
Pargiter Trust via Berkshire Community Foundation - Dementia Hub 2 Tablet	3,935	(3,935)	-	-
Greenham Trust - Fair Close				
Dementia Hub - Architect fees	7,900	(7,900)	-	-
West Berkshire Cost of Living crisis fund	5,000	(1,088)	-	3,912
Berkshire Community Foundation - Transport Grant	4,800	(400)	-	4,400
Greenham Trust - Marketing Role	9,125	(760)	-	8,365
Refurbishment project to create Camellia dementia day club	154,000	(153,786)	-	214
Replacement of old central heating pipework	30,663	(50,301)	-	(19,638)
Greenham Trust - Proposed Dementia Care centre phase one	<u>10,000</u>	<u>(8,181)</u>	<u>-</u>	<u>1,819</u>
	<u>279,579</u>	<u>(295,095)</u>	<u>-</u>	<u>(15,516)</u>
TOTAL FUNDS	<u>905,265</u>	<u>(1,126,483)</u>	<u>165,015</u>	<u>(56,203)</u>

AGE CONCERN NEWBURY AND DISTRICT

NOTES TO THE FINANCIAL STATEMENTS - continued **For The Year Ended 30 September 2025**

21. RELATED PARTY DISCLOSURES

During the year, donations of £46,500 (2024: £5,000) were received from the Wilmington Trust towards the work of Age Concern Newbury and District. Joanna Reed is a trustee of the charity and is a trustee of the Wilmington Trust.

Services valued at £2,155 were provided to the charity by an LLP to which one Trustee is connected.