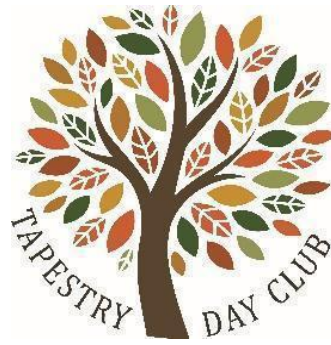




# Tapestry Day Club CIO

Charity No. 1209048



## Trustees' Report and Accounts

10 July 2024 – 31 July 2025

## CONTENTS

|                                      |    |
|--------------------------------------|----|
| Legal and Administrative Detail      | 3  |
| Trustees Annual Report               | 4  |
| Financial Review                     | 9  |
| Plans for the Future                 | 10 |
| Structure, Governance and Management | 11 |
| Independent Examiners Report         | 12 |
| Statement of Financial Activities    | 13 |
| Balance Sheet                        | 14 |
| Notes to the Financial Statements    | 15 |

## Legal and Administrative Details

|                          |                                                                                                                    |
|--------------------------|--------------------------------------------------------------------------------------------------------------------|
| <b>Charity Number</b>    | 1209048                                                                                                            |
| <b>Trustees</b>          | R. Pavoni BEM (appointed 3 April 2024)<br>T. Hulley (appointed 3 April 2024)<br>M. Knight (appointed 3 April 2024) |
| <b>Registered Office</b> | Windover House<br>Waterlands Lane<br>Rowhook<br>West Sussex<br>RH12 3PX                                            |
| <b>Website</b>           | <a href="http://www.tapestrydayclub.co.uk">www.tapestrydayclub.co.uk</a>                                           |
| <b>Bookkeepers</b>       | Bushwell Bookkeeping Ltd                                                                                           |

### Statement of Trustees' Responsibilities in relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

Signed on behalf of the charity's trustees:



.....  
Rosemary Pavoni – Chair

Date 25 September 2025 .....

## Trustees Annual Report

### For the year ended 31 July 2025

The Trustees are pleased to present our first annual report together with the financial statements for the period ending 31 July 2025.

This report is prepared in accordance with the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

#### INTRODUCTION



TDC was born from a shared vision: to create a service where people living with early-stage dementia could enjoy meaningful activity, companionship and receive personalised support - while their family carers receive the respite they so urgently need. We believe every life is a rich tapestry, woven from individual stories, experiences and connections. As memories become harder to hold onto, our aim is for each Club Day to provide moments of joy, connection and belonging.

Since our beginning in September 2019 as Tapestry Lunch Club (TLC) CIC, we have worked tirelessly to develop and refine our model. During the Covid-19 pandemic, we adapted to online and remote support, ensuring that our guests and their families remained connected and supported. Post-pandemic, we re-established our unique, home-based, day club structure across Surrey and West Sussex, with fully trained Hosts (care providers) welcoming small groups of guests (clients) in their homes. By 2023, approximately 50 people were accessing the service up to twice a week, supported by our 10–20 trained and qualified Hosts, providing tailored support and meaningful activities.

In July 2024, TLC became a Charitable Incorporated Organisation (CIO), adopting the name Tapestry Day Club (TDC). This milestone allowed us to continue and expand to meet the growing demand for our services, acquiring the assets and experience of TLC CIC and embedding our ethos in the charitable framework.

Over our first year operating as a charity, we are proud to report that we are the only service across Surrey and West Sussex offering personalised dementia support in small, home-based groups, giving guests comfort, stimulation and connection, and providing vital respite and support for families and carers.

Over this financial year, we have welcomed over 140 guests and their family carers into our Tapestry family, delivered more than 1,500 Club Days filled with friendships and provided over 9,500 hours of much-needed respite to family carers. We have expanded our support so that more than 40% of guests can now join us more than once a week, and trained and welcomed four new Hosts, allowing us to reach even more communities.

*“These achievements simply wouldn’t be possible without the generosity and encouragement of our families, staff, community partners, donors, and funders. Thank you for believing in our unique model and helping us make every day matter for people living with dementia and their families.”*

Anderley Wade & Clare Jones, Co-Founders of Tapestry Day Club

## OBJECTS AND VISION

The charitable **objects** of Tapestry Day Club are ‘for the public benefit to relieve the needs of people living with dementia in the counties of Surrey and West Sussex and surrounding areas and the needs of their families and carers, by the provision of a tailored day care service’.

Tapestry Day Club’s **vision** is to ‘improve the lives of people with dementia by offering small-group, socially interactive, tailored away-days in a safe and intimate environment, in order to reduce their isolation, encourage independence and to provide valuable respite for their informal carers.’

## PUBLIC BENEFIT

The trustees confirm that, in setting the charity’s objectives and planning its activities, they had due regard to the Charity Commission’s guidance on public benefit and complied with the requirements of section 4 of the Charities Act 2011.

In 2024, TDC’s activities directly advanced the charity’s objects and delivered clear public benefit. People living with dementia benefitted from safe, stimulating and personalised day support, while family carers gained essential respite, ongoing guidance and access to wrap-around services. The charity has provided this benefit by operating responsibly across Surrey, West Sussex and surrounding areas, with full regard for safeguarding, safety and the dignity of beneficiaries, maximising its positive impact on local communities.

## THE DEMENTIA CHALLENGE

*“I was dumped with a mountain of flyers and booklets but no real guidance. I felt abandoned until we discovered Tapestry Day Club.”*

Dementia is one of the fastest growing health and social care challenges of our time. Across the UK, nearly 1 million people are living with dementia, a figure projected to rise to 1.4 million by 2040 - and possibly as high as 1.7 million in England and Wales, over 40% higher than previously estimated.

In Surrey and West Sussex, the challenge is already significant. Around 17,700 people in Surrey are living with dementia today, a number expected to increase by more than 25% by 2030. In West Sussex, approximately 15,000 people - around 7% of older adults, are living with this condition, with cases projected to rise by 30% by 2035. The majority remain in their own homes, relying heavily on family members for daily care.



The impact of dementia therefore extends well beyond the individual. With one in three people likely to take on a caring role during their lifetime, many without training or support, the emotional and physical strain on carers can be immense. Carers frequently report feeling isolated, exhausted, and overlooked. Reliable respite opportunities are essential to help them sustain their role and protect their own wellbeing.

This has created an urgent need for local, community-based and personalised services that support both those living with dementia and their families. Tapestry Day Club plays this vital role in promoting psychological, social and emotional wellbeing, helping people to live independently for longer while giving family carers the trusted breaks and ongoing support they desperately need.

## OBJECTIVES AND ACTIVITIES

Tapestry Day Club's objectives for the reporting period were to improve the quality and reach of the service, while strengthening operational and financial sustainability.

To achieve this, we designed a more holistic model of dementia support that is unique across Surrey and West Sussex. By combining personalised guest support with ongoing wrap-around services for family carers, we address both the practical, emotional and social challenges of living with dementia.

### Host Recruitment and Training

Our Hosts are central to creating safe, supportive and engaging environments. Recruited against robust role descriptions and criteria, they undergo comprehensive training - including Emergency First Aid at Work, Food Safety, Safeguarding Adults, Mental Health Awareness, Dementia Awareness, Moving and Assisting, and Alzheimer's Society Dementia Awareness. Enhanced DBS checks are completed for every Host, who are also registered with their local Health Authority and subject to food safety inspections. New Hosts shadow experienced colleagues before leading sessions independently.



### Guest Assessments and Personalisation

Every guest receives an in-depth home assessment, exploring their life history, interests, family circumstances, care and dietary needs and risk factors. This collaborative process with family carers ensures the best placement decisions and informs tailored programmes that balance individual needs with group activities. Nine areas of risk are assessed and regularly reviewed to ensure safety and relevance.

### Day Club Provision

Day clubs are delivered in Hosts' fully risk-assessed family homes, with attendance limited to a maximum of six guests per session. Each day includes refreshments, a home-cooked lunch and structured activities. Guests benefit from confidence-building, companionship and reduced isolation.

### **Monitoring and Reporting**

Monitoring and reporting are integral to our approach. Hosts maintain daily records of meals, activities and guest participation. Monthly reports are shared with carers to help monitor progression and coordinate with wider dementia services. In addition, Guest Progress Reports after each club day capture mood, enjoyment and participation, ensuring strong communication and follow-up.

### **Wrap-Around Support for Family Carers**

Alongside direct guest support, we provide ongoing wrap-around services to their families and carers. These include door-to-door transport when needed, flexibility in responding to last-minute changes, tailored guidance and signposting to specialist dementia organisations, regular reporting and trusted advice during key transitions such as moving to residential care or end-of-life support. These services help carers feel more supported, reduce anxiety and strengthen their capacity to continue caring.

### **IMPACT**

Tapestry Day Club's impact is built around four key outcomes that benefit both guests and their family carers:

#### **Enhanced Wellbeing**

Guests report feeling more confident, less anxious and more socially connected thanks to our small group settings and tailored activities.

*"My Mum is just so much more engaged in conversation, less depressed and eating better. She feels valued, that she is listened to and her stories matter."*

#### **Reduced Isolation**

Guests develop meaningful friendships that offer informal support and companionship - reducing loneliness and encouraging engagement.

*"I cannot recollect a time in the past 6 months that my father has said he has enjoyed something so much. However, today he remembered what he did as we drove home and was very chatty, talking about the fun he had."*

#### **Respite for Families and Carers**

Our Club Days give family carers a regular, trusted break, helping to ease the emotional and physical demands of long-term care.

*"The availability of social groups like Tapestry Day Club are so valuable for the carers as well as the attendees. It's draining and a real emotional and mental strain caring without any support. It's made such a difference to my life as well as my Mum's".*

#### **Community Engagement & Awareness**

As a recognised local provider of personalised dementia services, we bring people together and raise awareness. Families benefit from ongoing communication, resources and wrap-around support. This approach creates lasting impact for both guests and their family carers. By operating

at the heart of local communities, TDC strengthens connections, builds confidence, and improves wellbeing while providing family carers with the trusted support they need.

*“It is a quality service but regarded more as a “meet up with friends” by the guests and is something that they have told me that they “really look forward to”. This feeling/situation is something that a large day centre would struggle to replicate. Larger day care solutions can be regarded as stigmatising and will not always be able to provide the personalised /consistent approach that a Tapestry host can deliver in a home environment.*

*For family carers, needing regular short breaks, it can make such a difference if their loved one looks forward to going to their club and is a willing participant. It helps reduce or remove any guilt that they may have about taking time out. The opportunity for carers to build a relationship with the host is also a very valuable part of the Tapestry model. I would love for the charity to one day have a presence across every town and village in West Sussex.”*

Mark Greening, Commissioning Manager, West Sussex County Council.

## ACHIEVEMENTS

### Growth in Guest Numbers

Guest participation has grown significantly over the year. In mid-2024, we supported an average of 72 guests per week. By the first half of 2025 this had risen to between 90 and 102 guests most weeks. A major milestone was reached when we welcomed our 250th guest since opening in 2019. Most guests attend once a week (75%), while 21% attend twice weekly and 4% attend three times weekly - reflecting both demand and the flexibility of our service.

### Expansion of Hosts

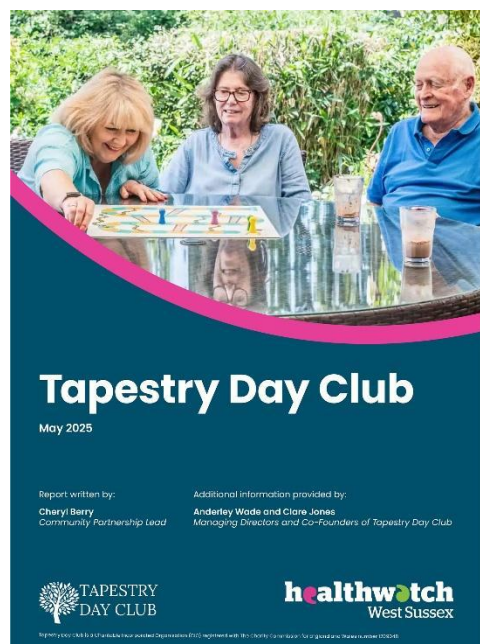
Our Hosts are at the heart of TDC. At the start of the financial year we had nine Hosts, four of whom worked at least twice per week. By July 2025 this had increased to 11 Hosts, with six delivering sessions on multiple days. This growth has enabled us to offer more guest places, meaning that over 40% of our guests are now able to attend more than once a week - strengthening friendships and consistency of support.

### Respite for Carers

During the reporting period, TDC delivered more than 19,000 hours of carer respite - a 92% increase on the previous year. This achievement reflects the dedication of our Hosts and the growing recognition of our unique, small-group, home-based model. Many enquiries now come through professional referrals, including social prescribers, link workers, adult social care teams, NHS nurses and GPs, alongside the powerful recommendations shared by families through word of mouth.



## Independent Impact Report



In May 2025, Healthwatch West Sussex published an independent impact report, finding that:

- 97% of participants rated TDC's service as "Excellent."
- Guests described feeling happier, less isolated, more confident and engaged in meaningful activities.
- Family carers reported reduced stress, improved emotional wellbeing and valued the ongoing guidance and support.
- Hosts highlighted the friendships, stories and sense of community created through their work.

The report concluded:

***"The impact for guests living with dementia includes increased social contact, cognitive stimulation, decreased isolation, enhanced mood and wellbeing. Provided in a safe***

***and supportive environment, this service helps people maintain independence and can delay the need for full-time care for some."***

## Financial Review

The consolidated statement of financial activities is shown on page 13.

Total income for the 2024/5 financial period was £199,944 (2024: £152,677).

Total expenditure was £199,944 in 2024/5 (2024: £152,972). After transfers and including fund balances brought forward, there was a closing fund balance of £16,982 (2024: £71).

## FUNDRAISING

The support received through fundraising this year has provided an important source of income to the charity, enabling us to grow and reach more people living with dementia and their family carers.

This was the charity's first year as a registered charity undertaking fundraising, and it has done well to establish strong foundational voluntary income streams. These early achievements provide a platform that we intend to develop and grow in the years ahead.

Tapestry Day Club raised a total of £50,867 through fundraising activities, accounting for approximately 25% of overall income in the reporting period. The majority of this came through grant funding awarded by trusts and foundations.

The charity received no complaints about any fundraising activities during the year and continues to respect the privacy and data of donors in full compliance with GDPR.

## CHARITABLE ACTIVITIES

In addition, £149,077 was generated through charitable income sources, primarily from day and transport charges, representing 75% of overall income. This earned income is vital as unrestricted funding, helping to contribute towards core operational costs. However, the day charge is significantly subsidised and does not cover the full cost of delivering our holistic, personalised support or the wrap-around services provided to family carers. This shortfall highlights the continuing need to fundraise through voluntary income sources in order to sustain and expand the quality of support we provide.

## RESERVES

At the balance sheet date, the charity's free reserves were £15,123, calculated as follows:

|                        |                |
|------------------------|----------------|
| Total Fund Balance:    | £16,982        |
| Less Restricted Funds: | (£1,860)       |
| <b>Free Reserves:</b>  | <b>£15,123</b> |

The Trustees determine the level of reserves needed by:

- Forecasting income over the short and medium term.
- Forecasting expenditure over the short and medium term, based on planned activities.
- Analysing future needs, opportunities, contingencies or risks that cannot be met out of income, including assessing the likelihood of these arising and the consequences of not being able to meet them.

The Trustees' Reserve Policy is to hold free reserves equivalent to three months' expenditure, which for the year to 31 July 2025 is approximately £50,000. At the year-end, the charity's free reserves were £15,123, representing around one month of expenditure. The Trustees consider this level provides some financial security but recognise that further growth in reserves is a priority. They are committed to building reserves gradually through fundraising and income diversification to reach the target over time.

## Plans for the Future

Having demonstrated the significant impact of our unique model and expanded rapidly in 2024, the trustees are now focused on building on this success and increasing Tapestry Day Club's regional reach over the next three years.

Our priorities are to:

- Strengthen financial sustainability by diversifying our income streams, ensuring the charity has the stability to grow and plan for the long term.
- Expand our host network, recruiting and training at least 12 additional Hosts to meet rising demand and reduce waiting lists.
- Increase access for guests and their family carers, enabling more people to benefit from Club Days, with additional focus on disadvantaged families and those living in areas of deprivation.
- Enhance respite and wraparound support for family carers, continuing to ensure that carers feel supported, understood and able to rest.

We recognise that achieving these ambitions comes with challenges. Our day charge is significantly subsidised and does not reflect the true cost of delivering our highly personalised support or wrap-around services, including pre-assessment home visits, free welcome days and ongoing family support.

As demand grows, so too does the need for investment in our head office capacity to manage new guest assessments and onboarding, recruit and support additional Hosts, coordinate transport and ensure every family continues to receive the personalised support that sets Tapestry apart.

At the heart of all future growth will remain our commitment to public benefit, personalisation of care and the belief that small-group, home-based dementia support can transform lives. By staying true to our vision while broadening our reach, we aim to ensure that many more families across Surrey and West Sussex feel the difference that Tapestry Day Club can make.

## **Structure, Governance and Management**

### **Trustees**

In converting from a CIC to a CIO, Tapestry Day Club identified the skills and experience needed to govern and guide the charity effectively. This included leadership experience in the care sector in Surrey and Sussex, financial knowledge and accountancy skills at CFO level and communications and marketing expertise. Through established care networks across Surrey and Sussex, suitable individuals were identified and invited to join the Board of Trustees. The nominated Trustees held an inaugural Board meeting where they were briefed on the organisation's operations and financial position, before formally agreeing to be appointed in accordance with the charity's Constitution. All Trustees undertook an induction led by the Managing Directors.

### **Organisational Structure and Decision-Making**

The Board of Trustees has ultimate responsibility for the strategy, policies and financial stewardship of the charity. Day-to-day management is delegated to the Managing Directors, who are accountable to the Board for delivering against agreed financial and operational objectives. Strategic decisions and performance are reviewed formally on a quarterly basis.

### **Management and Staffing**

The Managing Directors are supported by a part-time fundraiser, a qualified accountant and a software consultant. Responsibility for the delivery of 'Club Days' is delegated to trained Hosts, who provide regular reporting after every session to ensure quality and consistency of service.

### **Equality, Diversity and Inclusion**

TDC has an Equality, Diversity and Inclusion (EDI) policy which is aligned with sector best practice. This is communicated to all Hosts and staff to ensure an inclusive and respectful environment for both guests and colleagues.

### **Risk Management**

The Trustees maintain a Risk Register which is reviewed at every Board meeting. This enables proactive identification, monitoring and mitigation of key risks relating to governance, finance, service delivery, compliance, and safeguarding.

# Tapestry Day Club CIO

## Independent Examiner's Report to the Trustees of Tapestry Day Club CIO

---

### 1. Responsibilities and basis of report

I report to the trustees on my examination of the financial statements of Tapestry Day Club CIO for the period ended 31 July 2025

---

### 2. Responsibilities and basis of report

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

I report in respect of my examination of the Trust'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.

---

### 3. 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- 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.



Hilary Harrold

Cardinal Support Services

45 Lambs Farm Road

Horsham, RH12 4DB

23 September 2025

# Tapestry Day Club CIO

## Statement of Financial Activities (including Income and Expenditure Account)

Period ended 31 July 2025 (£)

| Year ended 31 July:                         |      | 2025               |                  |               | 2024      |
|---------------------------------------------|------|--------------------|------------------|---------------|-----------|
|                                             |      | Unrestricted Funds | Restricted Funds | Total         | Total     |
|                                             | Note |                    |                  |               |           |
| <b>Income from</b>                          |      |                    |                  |               |           |
| Donations                                   | 8    | 49,007             | 1,860            | 50,867        | 47,022    |
| Charitable Activities                       | 9    | 149,077            | -                | 149,077       | 105,655   |
| <b>Total Income</b>                         |      | 198,084            | 1,860            | 199,944       | 152,677   |
| <b>Expenditure on charitable activities</b> |      |                    |                  |               |           |
|                                             | 10   | (199,944)          | -                | (199,944)     | (152,972) |
| <b>Net income/(expenditure)</b>             |      | (1,860)            | 1,860            | -             | (295)     |
| <b>Transfers</b>                            |      |                    |                  |               |           |
|                                             | 11   | 16,912             | -                | 16,912        | -         |
| <b>Net increase/(reduction) in funds</b>    |      | 15,052             | 1,860            | 16,912        | (295)     |
| <b>Reconciliation of funds:</b>             |      |                    |                  |               |           |
| Fund balances brought forward at 1 August   | 12   | 71                 | -                | 71            | 366       |
| <b>Fund balances at 31 July 2025</b>        |      | <b>15,123</b>      | <b>1,860</b>     | <b>16,982</b> | <b>71</b> |

All gains and losses recognised in the year are included here. All income and expenditure derive from continuing activities.



# Tapestry Day Club CIO

## Balance Sheet

For the period ended 31 July 2025 (£)

|                                                | As at: | 31 July<br>2025      | 31 July<br>2024  | 9 July<br>2024   |
|------------------------------------------------|--------|----------------------|------------------|------------------|
|                                                | Note   |                      |                  |                  |
| <b>Current Assets</b>                          |        |                      |                  |                  |
| Debtors                                        | 13     | 18,439               | 10,048           | 4,571            |
| Cash at bank and in hand                       |        | 4,980                | 23,989           | 40,946           |
|                                                |        | <u>23,419</u>        | <u>34,037</u>    | <u>45,517</u>    |
| <b>Current liabilities</b>                     |        |                      |                  |                  |
| Creditors: amounts falling due within one year | 14     | (6,437)              | (33,966)         | (45,453)         |
|                                                |        | <u>16,982</u>        | <u>71</u>        | <u>64</u>        |
| Net current assets                             |        |                      |                  |                  |
|                                                |        | <u>16,982</u>        | <u>71</u>        | <u>64</u>        |
| <b>Total assets less current liabilities</b>   |        | <b><u>16,982</u></b> | <b><u>71</u></b> | <b><u>64</u></b> |
| <b>The funds of the charity:</b>               |        |                      |                  |                  |
| Restricted income funds                        | 15     | 1,860                | -                | -                |
| Unrestricted funds                             | 16     | 15,123               | 71               | 64               |
| <b>Total funds</b>                             |        | <b><u>15,123</u></b> | <b><u>71</u></b> | <b><u>64</u></b> |

# Tapestry Day Club CIO

## Notes to the Financial Statements for the period ended 31 July 2025

---

### 1. Basis of preparation

These financial statements have been prepared in accordance with the Charities SORP (FRS 102) and applicable UK accounting standards. The accounts are prepared on an accruals basis.

---

### 2. Going concern

The trustees have reviewed the charity's reserves and future plans. On the basis of this review, the trustees consider it is appropriate that the financial statements are prepared on a going concern basis.

---

### 3. Accounting policy for donations and grants

Donations and grants income is recognised in the Statement of Financial Activities (SoFA) when the charity is entitled to the income, the amount can be reliably measured, and receipt is probable.

Unrestricted donations and grants, being those without specific conditions or restrictions, are credited to unrestricted funds and may be used for any of the charity's purposes. Unspent balances at the year-end are carried forward within unrestricted reserves.

Restricted donations and grants, being those subject to conditions specifying the purpose for which the funds may be used, are credited to restricted funds. Where such donations and grants relate to specific future periods or activities, the unspent element is carried forward as deferred income on the balance sheet until the related expenditure is incurred.

Transfers from unrestricted reserves to the SoFA to cover operational deficits are made as and when required, and with the trustees' agreement, and are disclosed in the financial statements, with explanations.

---

### 4. Comparatives and reserves at 10 July 2024

Tapestry Day Club CIO was registered as a charity on 9 July 2024. As required by the Charity Commission requirements, these financial statements report on the period from registration through to the year end. The trustees have chosen to retain 31 July as the annual reporting date, consistent with the charity's previous year end as a Community Interest Company. This reporting period, TDC's first as a registered charity, is therefore 10 July 2024 to 31 July 2025.

For statutory purposes, the comparative period presented runs from 10 to 31 July 2024. The trustees consider that the full twelve-month comparison to 31 July 2025, presented in these statements, provides a clearer and more meaningful understanding of financial performance than comparing against the short initial period.

To satisfy the reporting requirement for the period since the Charity was registered, the movements in reserves during the short period from 10 to 31 July 2024 are summarised below (rather than

# Tapestry Day Club CIO

## Notes to the Financial Statements for the period ended 31 July 2025

---

including in the full statements here). These reflect normal trading activity, with the only unusual feature being a higher (than usual) operational deficit due to host holidays taken in July. This deficit was covered by a release of £4.3k from unspent unrestricted grant income, resulting in a broadly break-even outcome for the period.

### **Analysis of reserves: 10 July 2024 to 31 July 2024**

|                                                                    | £              |
|--------------------------------------------------------------------|----------------|
| <b>Unrestricted reserves b/f at 10 July 2024</b>                   | 64             |
| Income from guest days and related activities <sup>1</sup>         | 7,273          |
| Expenditure on charitable delivery and administration <sup>2</sup> | (11,590)       |
| <b>Operating deficit</b>                                           | <b>(4,317)</b> |
| Release of donations income from deferred liabilities <sup>3</sup> | 4,324          |
| Net surplus                                                        | 7              |
| <b>Unrestricted reserves at 31 July 2024</b>                       | <b>71</b>      |

### **Notes**

1. Income represents guest day charges and guest transport contributions earned in the period 10 to 31 July 2024.
2. Expenditure comprises direct guest day costs (£6,018) together with administrative costs (£5,572). The relatively high loss in this short period reflects the fact that some hosts were on holiday during July and entitled to holiday pay. Staffing costs were therefore incurred without the offsetting income that would normally be generated from guest days.
3. A release of £4,324 from deferred liabilities (unspent restricted donations income, which on review, the trustees decided were no longer restricted) was applied to cover the operating loss, in line with the agreed policy for accounting for donations and grants.

---

### **5. Staff remuneration and employment costs**

The charity directly employs two directors on salaried contracts, each working four days per week. Their full-time equivalent salary is £30,000 per annum, and their actual contracted pay is proportionately lower to reflect a four-day working week. The only administrative salaries or wages were for the two directors (all other administrative helpers are currently volunteers) –with the exception of the fund raising specialist explained in note 10ii (paid on a day rate basis).

No employee earned more than £60,000 in the year (2024: none).

# Tapestry Day Club CIO

## Notes to the Financial Statements for the period ended 31 July 2025

---

The charity has no employees considered to be key management personnel other than the directors noted above.

---

### **6. Trustees' remuneration and expenses**

The trustees received no remuneration or reimbursement of expenses during the year (2024: nil).

---

### **7. Funds and deferred liabilities**

All reserves at 31 July 2025 date are unrestricted and available for the general purposes of the charity, with the exception of the £1,860 restricted reserve which is explained at note 8ii.

# Tapestry Day Club CIO

## Notes on the Statement of Financial Activities for the period ended 31 July 2025

### 8) Donations (£)

|                                                                                                                                                                                                                                       |           | 2025                 |                   |                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|----------------------|-------------------|-------------------------|
|                                                                                                                                                                                                                                       | Note      | Received in the year | Spent in the year | Unspent at 31 July 2025 |
| <b>Unrestricted</b>                                                                                                                                                                                                                   | <b>i</b>  | 61,257               | 49,007            | 12,250                  |
| <b>Restricted</b>                                                                                                                                                                                                                     | <b>ii</b> | 2,860                | 1,860             | 1,000                   |
|                                                                                                                                                                                                                                       |           | <b>64,117</b>        | <b>50,867</b>     | <b>13,250</b>           |
| <b>i Unrestricted donations</b>                                                                                                                                                                                                       |           |                      |                   |                         |
| Received in the year                                                                                                                                                                                                                  | a         | 24,889               | 13,389            | 11,500                  |
| Received in prior years                                                                                                                                                                                                               | b         | 28,114               | 28,114            | -                       |
| Related parties                                                                                                                                                                                                                       | c         | 6,750                | 6,000             | 750                     |
| Gift aid on donations                                                                                                                                                                                                                 |           | 1,504                | 1,504             | -                       |
| <b>Total</b>                                                                                                                                                                                                                          |           | <b>61,257</b>        | <b>49,007</b>     | <b>12,250</b>           |
| <b>a Received in the year</b>                                                                                                                                                                                                         |           |                      |                   |                         |
| Horsham District Council                                                                                                                                                                                                              |           | 5,000                | -                 | 5,000                   |
| The Chalk Cliff Trust                                                                                                                                                                                                                 |           | 5,000                | 2,500             | 2,500                   |
| McLay Dementia Trust                                                                                                                                                                                                                  |           | 5,000                | 5,000             | -                       |
| Albert Hunt                                                                                                                                                                                                                           |           | 5,000                | 1,000             | 4,000                   |
| John Lewis                                                                                                                                                                                                                            |           | 2,000                | 2,000             | -                       |
| Other donations < £1k                                                                                                                                                                                                                 |           | 2,889                | 2,889             | -                       |
|                                                                                                                                                                                                                                       |           | <b>24,889</b>        | <b>13,389</b>     | <b>11,500</b>           |
| <b>b Received in prior years</b>                                                                                                                                                                                                      |           | <b>28,114</b>        | <b>28,114</b>     |                         |
| grant and donations income, unspent, at 1 Aug 24, released to eliminate operating deficits in the year to 31 July 2025                                                                                                                |           |                      |                   |                         |
| <b>c From related parties</b>                                                                                                                                                                                                         |           | <b>6,750</b>         | <b>6,000</b>      | <b>750</b>              |
| During the year the charity received three donations totalling £6,750 from close family members of a director, made without conditions. One donation was unused at the 2025 year end. There were no other related party transactions. |           |                      |                   |                         |
| <b>ii Restricted donations</b>                                                                                                                                                                                                        |           |                      |                   |                         |
| Surrey Community Foundation                                                                                                                                                                                                           |           | 2,500                | 1,500             | 1,000                   |
| Other grants less than £1k                                                                                                                                                                                                            |           | 360                  | 360               | -                       |
| <b>Total restricted grants</b>                                                                                                                                                                                                        |           | <b>2,860</b>         | <b>1,860</b>      | <b>1,000</b>            |

### 9) Income from charitable activities (£)

|                                                | 2025           | 2024           |
|------------------------------------------------|----------------|----------------|
| Guest day charges                              | 135,308        | 88,851         |
| Guest transport charges                        | 13,653         | 11,653         |
| extra meals for guest helpers                  | 116            | 20             |
| VAT flat rate adjustment                       |                | 5,131          |
| <b>Total income from charitable activities</b> | <b>149,077</b> | <b>105,655</b> |

# Tapestry Day Club CIO

## Notes on the Statement of Financial Activities for the period ended 31 July 2025

|     |                                                              | Note | 2025           | 2024           |
|-----|--------------------------------------------------------------|------|----------------|----------------|
| 10) | <b>Expenditure on charitable activities (£)</b>              |      |                |                |
|     | Staff costs                                                  | i    | 146,339        | 122,289        |
|     | Advertising & Marketing                                      |      | 5,180          | 4,414          |
|     | Policy development                                           |      | 1,337          | 1,529          |
|     | Subscriptions                                                |      | 456            | 510            |
|     | IT costs                                                     |      | 867            | 1,229          |
|     | Fund raising                                                 | ii   | 11,880         | 1,800          |
|     | Staff expenses                                               |      | 2,152          | 1,756          |
|     | Office expenses                                              |      | 1,059          | 764            |
|     | Insurance                                                    |      | 1,248          | 1,234          |
|     | Accountancy and bookkeeping                                  |      | 16             | 0              |
|     | Staff Training                                               |      | 1,414          | 1,032          |
|     | Telephone & Internet                                         |      | 84             | 80             |
|     | Guest pick up and drop off                                   |      | 9,031          | 4,752          |
|     | Guest lunch costs                                            |      | 18,321         | 11,510         |
|     | Guest activities                                             |      | 560            | 73             |
|     |                                                              |      | <b>199,944</b> | <b>152,972</b> |
| i   | <b>Staff costs (£)</b>                                       |      |                |                |
|     | Administrative salaries and hosts' wages                     |      | 143,855        | 120,894        |
|     | Bonus paid to hosts for supporting growth                    |      | 400            | 50             |
|     | Pension                                                      |      | 1,021          | 1,345          |
|     | National insurance                                           |      | 1,063          | 0              |
|     |                                                              |      | <b>146,339</b> | <b>122,289</b> |
|     | <b>Employees and staff costs</b>                             |      |                |                |
|     | The average monthly number of employees during the year was: |      |                |                |
|     | Hosts                                                        |      | 11             | 9              |
|     | Directors                                                    |      | 2              | 2              |
|     | <b>Total</b>                                                 |      | <b>13</b>      | <b>11</b>      |

### ii Fund raising

Fund raising costs (£11,880) represent day rates paid to an external fundraising specialist invoiced for services on specific bids, typically 1-3 days per month. No salaried or regular employment status is implied, and the trustees are reviewing the engagement to determine the most appropriate payment and working arrangement.



# Tapestry Day Club CIO

## Notes on the Statement of Financial Activities for the period ended 31 July 2025

| 11) | Transfers/Movement in Funds (£)                                                    |     | <u>2025</u>   | <u>2024</u> |
|-----|------------------------------------------------------------------------------------|-----|---------------|-------------|
|     | Prior year adjustment relating to Insurance                                        | i   | 1,140         | -           |
|     | Release of Deferred liabilities at 1 Aug 2024                                      | ii  | 31,636        | -           |
|     | Release of unrestricted funds to restore profitability in the year to 31 July 2025 | iii | (28,114)      | -           |
|     | Donations/Grant income received in the year (unspent)                              | iv  | 12,250        | -           |
|     |                                                                                    |     | <u>16,912</u> | <u>-</u>    |

### notes

2025

#### i Prior year adjustment relating to Insurance

**£1,140**

Previously insurance has been accounted for on a cash basis, but due to timing of payments, there were actually no payments in the year to 31 July 2025. This adjustment arises from adopting an accruals basis of accounting for insurance (necessary to reflect the true cost in the year). As this adjustments is relatively immaterial, the trustees have decided a full restatement of reserves and prior year comparatives is not necessary.

#### ii Release of Deferred liabilities at 1 Aug 2024

**£31,636**

Unspent donations brought forward at 1 Aug 24, classified as a deferred liabilities. The trustees reviewed this balance, and, as there no remaining constraints on expenditure set relating to the Donations/Grants (other than to support TDC generally) they agreed these should be transferred to unrestricted reserves

#### iii Release of unrestricted reserves

**-£28,114**

Unspent and unrestricted Donations/Grant income that the trustees have agreed, in accordance with the accounting policy for Donations and grants, should be released from reserves brought forward at 1 Aug 2024 to cover all operational losses.

#### iv Donations unspent and carried forward as a reserve

2025

2024

£

£

Unrestricted, unspent donations at 31 July 25 (listed in note 8)

**12,250**

-

# Tapestry Day Club CIO

## Notes on the Statement of Financial Activities for the period ended 31 July 2025

|            |                                                                                                                                                                                                                                                                                                                                                                                                                                             |                      |                      |
|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|----------------------|
| <b>12)</b> | <b>Fund balances brought forward at 1 August</b>                                                                                                                                                                                                                                                                                                                                                                                            | <b><u>2025</u></b>   | <b><u>2024</u></b>   |
|            |                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>£</b>             | <b>£</b>             |
|            | The fund balances comprise the remaining unspent, unrestricted balances, brought forward at the start of 2024/2023 financial years (1st August)                                                                                                                                                                                                                                                                                             | <b>71</b>            | <b>64</b>            |
| <b>13)</b> | <b>Debtors</b>                                                                                                                                                                                                                                                                                                                                                                                                                              |                      |                      |
|            | Unpaid invoices for guest days                                                                                                                                                                                                                                                                                                                                                                                                              | 16,935               | 10,048               |
|            | Prepayments (Donations/Grant aid income received after the year end)                                                                                                                                                                                                                                                                                                                                                                        | 1,504                | -                    |
|            | <b>Total</b>                                                                                                                                                                                                                                                                                                                                                                                                                                | <b><u>18,439</u></b> | <b><u>10,048</u></b> |
| <b>14)</b> | <b>Creditors: amounts falling due within one year</b>                                                                                                                                                                                                                                                                                                                                                                                       |                      |                      |
|            |                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>£</b>             | <b>£</b>             |
|            | Deferred liabilities                                                                                                                                                                                                                                                                                                                                                                                                                        | i 1,000              | 31,636               |
|            | Accruals                                                                                                                                                                                                                                                                                                                                                                                                                                    | 5,437                | 2,330                |
|            | <b>Total</b>                                                                                                                                                                                                                                                                                                                                                                                                                                | <b><u>6,437</u></b>  | <b><u>33,966</u></b> |
|            | <b>i Deferred liabilities:</b>                                                                                                                                                                                                                                                                                                                                                                                                              |                      |                      |
|            | At 1 August 2024 the charity held £31,636 representing unspent donations and Donations/Grants received in prior periods. These amounts had previously been presented as deferred income/liabilities.                                                                                                                                                                                                                                        |                      |                      |
|            | On review, the trustees concluded that these balances are more appropriately classified as unrestricted reserves, as the funds were no longer subject to donor-imposed restrictions and therefore did not meet the definition of deferred income under the Charities SORP (FRS 102). Accordingly, the SoFA for the year to 31 July 2025 reflect a transfer of £31,636 from deferred liabilities into unrestricted reserves during the year. |                      |                      |
| <b>15)</b> | <b>Restricted income funds</b>                                                                                                                                                                                                                                                                                                                                                                                                              |                      |                      |
|            |                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>£</b>             | <b>£</b>             |
|            | Retained profit arising from restricted fund receipts in the year, (See note 9 ii )                                                                                                                                                                                                                                                                                                                                                         | <b>1,860</b>         | <b>0</b>             |
| <b>16)</b> | <b>Closing unrestricted reserves</b>                                                                                                                                                                                                                                                                                                                                                                                                        |                      |                      |
|            | Unspent donations, received prior to 31 July 2025/2024, for which no limitations on use remain (other than the funds must be used for supporting TDC's aims generally).                                                                                                                                                                                                                                                                     | <b>15,123</b>        | <b>71</b>            |