

AGE CONCERN CHELMSFORD
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

Registered Charity Number 1209522



EDMUND CARR LLP
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AGE CONCERN CHELMSFORD

YEAR ENDED 31 MARCH 2025

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AGE CONCERN CHELMSFORD

CHARITY INFORMATION

YEAR ENDED 31 MARCH 2025

The Trustees have the pleasure in presenting their report and financial statements of the Charity for the year ended 31st March 2025.

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name	Age Concern Chelmsford	
Charity Number	1209522	
Address	Age Concern Chelmsford 17 Cottage Place Chelmsford Essex CM1 1NL	
Trustees	Mr Ian Heard Mrs Freda Mountain Mr John Pontin Mrs Sandra Pontin Mr Jon de Vries	Resigned 13 Aug 2025
Independent Examiner	Alex Stone FCCA Edmund Carr LLP 146 New London Road Chelmsford Essex CM2 0AW	

AGE CONCERN CHELMSFORD

TRUSTEES' REPORT

YEAR ENDED 31 MARCH 2025

OBJECTIVES AND ACTIVITIES

The objects of the Charity, as set out in the governing document, are to promote and assist the general good of all aged people in the City of Chelmsford and surrounding districts by assisting the work of statutory authorities and voluntary organisations engaged in providing facilities for physical and mental recreation, developing physical improvement, furthering health and relieving poverty, distress or sickness.

The Charity meets its charitable objects by providing a Day Centre, Luncheon Club and the opportunity to participate in other social activities. The Day Centre offers light refreshments in the morning and provides a freshly cooked nutritious two-course meal at a very reasonable cost. It operates five days a week throughout the year, excepting the normal Bank Holidays at Christmas and Easter.

The Trustees confirm that the activities of the charity are undertaken to achieve the charity's aims with regard to the Charity Commission's public benefit guidance.

ACHIEVEMENTS AND PERFORMANCE

Chairman's Report

This year has been one filled with a wonderful variety of events at the Day Centre, each bringing our community together in friendship, fun, and good food.

We began in April with a visit from the Mayor and Deputy Mayor, who joined our ladies and gentlemen for a spot of seated exercise before enjoying a hearty lunch of steak and kidney pudding. Afterwards, over tea and coffee, they took the time to chat with many of our diners.

St George's Day followed, with the hall beautifully decorated in red, white, and blue, and adorned with Union Jack flags. A traditional English roast beef and Yorkshire pudding lunch was served, and the celebrations concluded with a glass of Pimm's to round off the day in true style.

In June, we marked the 80th Anniversary of D-Day with a special lunch of corned beef hash, followed by apple charlotte, and finished with a glass of sherry in salute to our heroes. Later that month, we enjoyed an organised trip on the Epping and Ongar steam train, which brought back fond memories for many. A choice of fish and chips or sausage and chips (with vegetarian options) was served onboard. We were blessed with glorious weather, making it a fantastic day out for trustees, staff, and volunteers alike.

September saw St Cedd's Harvest Festival, after which the school kindly donated the collected food to Age Concern. We wrote to express our thanks, and the donation was greatly appreciated by those who received it.

In October, the Centre was transformed for Halloween with spider webs, witches' hats, and skeletons, thanks to the creative talents of Ann, whose decorations brighten every occasion.

AGE CONCERN CHELMSFORD

TRUSTEES' REPORT (continued)

YEAR ENDED 31 MARCH 2025

We were also fortunate to receive a generous donation of £2,500 from a couple of regular diners for the purchase of an automatic inner door for the Centre. We are deeply grateful for their support.

November brought St Andrew's Day, celebrated with a "wee dram" of whisky, much enjoyed by those able to partake.

December arrived early at the Centre, with Christmas decorations donated by the Slug and Lettuce and help from the QBE team in serving our festive lunch. Our traditional turkey dinner with all the trimmings, accompanied by sherry and wine, was enjoyed by all. The Deaf Club also held their Christmas lunch in the second week, which they thoroughly enjoyed.

After Christmas, our diners were treated to a trip to the Aladdin pantomime at Chelmsford Civic Theatre, a lively outing made possible with transport provided by Chelmsford Community Bus, who also ensured some diners reached home safely afterwards.

In February, we celebrated St Valentine's Day with the hall suitably decorated, followed in March by St David's Day, featuring Welsh cakes, daffodils, and dragons, as well as the national flags of Wales. Shortly after came St Patrick's Day, when the hall was dressed in green, complete with flags and a touch of Guinness to mark the occasion.

Beyond our special events, the Centre has been well used throughout the year, with the Church, Hearing Help, and other community groups hiring the hall. Support4Sight also continues to use the upstairs office space.

In the year we started our transition from a charity in trust to a charitable incorporated organisation (CIO) to improve our governance structure. Aided by our lawyers, Leonard Gray, we set up a new charity (no. 1209522) in August 2024 and assets were transferred from the existing charity (no. 213702) to the CIO in the reporting period. The transition to a CIO has now been completed and the old charity removed from the register of charities.

I would like to express my sincere thanks to my fellow trustees: Jon, our Vice Chair; Ian, our Minutes Secretary and problem-solver; and our Treasurers, Sandra and John, who keep a close watch on our finances. Special thanks also go to Robert Winstanley for his assistance with management matters.

Our heartfelt appreciation goes to our wonderful chef, Natasha, who prepares such delicious lunches, supported by her kitchen team and by Jane, who steps in when needed. Thanks also to our front-of-house helpers, who serve tea and coffee and look after our diners, all under the capable direction of Ann, who not only decorates the hall for every occasion but also manages staff rotas, outings, daily finances, and so much more. We are incredibly lucky to have her skills and dedication at Age Concern.

AGE CONCERN CHELMSFORD
TRUSTEES' REPORT (continued)
YEAR ENDED 31 MARCH 2025

Finally, my thanks to Michael for keeping the Centre spotless, and to Edmund Carr for examining our accounts.

It has been a busy, memorable year, and I look forward to the continued warmth, fellowship, and service that make our Centre such a special place.

Further details of our activities can be found on our website www.ageconcernchelmsford.org.uk

Freda Mountain - Chair

FINANCIAL REVIEW

Income for the year totalled £71,829 and expenditure in the year totalled £98,299, resulting in a deficit of £26,470. Consistent with the previous year were food and wages expenses with a decrease in maintenance costs due to last year's resurfacing of the carpark, were the main areas of expenditure for the charity.

Reserves Policy

It is the policy of the Charity to maintain reserves sufficient to ensure the continued running of the lunch club. At 31 March 2025 bank balances totalled £241,304.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Age Concern Chelmsford was established over 60 years ago. The charity was unincorporated and was registered as charity no. 213702 on 16th January 1963. The charity's constitution was amended on 2nd April 1984 and 23 March 1994. As mentioned above, during the year the charity transitioned from a charity in trust to a charitable incorporated organisation (CIO) (registered 9 August 2024, charity no. 1209522) and assets were transferred from the existing charity to the CIO in the reporting period. The accounts reflect the combined receipts and payments of the charities in the current and previous accounting periods.

Trustees are appointed by invitation from the existing board of Trustees. New Trustees are given a copy of the Charity Commission's guidance for Trustees "The Essential Trustee" (CC3).

The Trustees' Report was approved by the Trustees on 19 January 2026 and signed on their behalf by:

Ian Heard
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Ian Heard
Trustee

AGE CONCERN CHELMSFORD
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
YEAR ENDED 31 MARCH 2025

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2025 which are set out on pages 6 to 7.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

Alex Stone

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Alex Stone FCCA

Edmund Carr LLP
146 New London Road
Chelmsford
CM2 0AW

21 January 2026

AGE CONCERN CHELMSFORD**RECEIPTS & PAYMENTS****YEAR ENDED 31 MARCH 2025**

	Total Funds 2025 £	Total Funds 2024 £
RECEIPTS		
Donations including Gift Aid	4,386	2,219
Grants	-	3,038
Rental income	14,662	16,463
Cottage Place receipts	43,402	31,569
Bank interest	8,937	203
Other income	442	898
Total Receipts	71,829	54,390
PAYMENTS		
Food	17,596	15,572
Wages & Contractors	42,157	40,585
Equipment and repairs	20,812	38,034
Outings	1,711	885
Business rates	2,412	2,738
Light and heat	1,512	3,922
Insurance	2,677	2,238
Telephone	371	1,559
Motor expenses	-	291
Sundry	1,848	2,976
Accountancy and examination fees	4,392	-
Payroll fees	1,434	1,050
Legal and professional fees	1,377	1,736
Total payments	98,299	111,586
Net increase/(decrease) in cash for the year	(26,470)	(57,196)
Cash balances brought forward	267,504	324,700
Cash balances carried forward	241,034	267,504

All funds are unrestricted

AGE CONCERN CHELMSFORD
STATEMENT OF ASSETS & LIABILITIES
AS AT 31 MARCH 2025

	2025	2024
	£	£
Cash funds		
Bank Current Accounts	8,990	27,301
Bank Investment Accounts	232,044	240,203
Total cash balances	<u>241,034</u>	<u>267,504</u>

Approved by the trustees on 19 January 2026 and signed on their behalf by:

Ian Heard

Ian Heard
 Trustee