

AGE North Down & Ards

Northern Ireland · Charity number 100496

Details

Status Received

Registered 2015-03-10

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

Contact

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County Down
Bangor
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Activities

Purposes: The Company is established for exclusively charitable objects, namely to pursue and promote such activities as will advance the interests and be for the benefit of the elderly in the area known as North Down, Northern Ireland (hereinafter referred to as "the area of benefit") and to assist others in the pursuance of these activities in co-operation with Northern Ireland Old People's Welfare Council Limited (which Company is generally known as Age Concern Northern Ireland and is hereinafter referred to as "Age Concern (Northern Ireland)" and such other public, statutory or voluntary agencies, bodies and individuals as may be relevant.

What the charity does: The relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage

How the charity works: Advice/advocacy/information,General charitable purposes,Volunteer development

Who the charity helps: Older people,Volunteers

Finances

Period end	Income	Expenditure	Assets	Employees
2026-03-31	£204,038	£146,301	£0	7
2025-03-31	£145,829	£176,039	£0	7

Trustees

Name	Role	Appointed
Gerry O'boyle		
Miss Adrienne Brown		
Ms Marie Coney		
Ms Mary Mcdermott		

AGE North Down & Ards

Northern Ireland - Charity number 100496

Accounts

Company registered number: NI036126
Charity registered number: NIC100496

AGE NORTH DOWN & ARDS
(Private company limited by guarantee without share capital)
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

Tony Clarke
53 Andersonstown Road
Belfast
BT11 9AG

AGE NORTH DOWN & ARDS

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AGE NORTH DOWN & ARDS

(Private company limited by guarantee without share capital)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

Trustees' Annual Report (Incorporating the Director's Report)

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is controlled by its governing document, a Memorandum and Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. The company was incorporated on 6 May 1999 and registered with the Charity Commission for Northern Ireland on 10 March 2015.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number	NI036126
Registered Charity number	NIC100496
Registered office	24 Hamilton Road Bangor Down BT20 4LE

CHAIRPERSON	Gerard O'Boyle
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TRUSTEES & DIRECTORS	Gerard O'Boyle Adrienne Brown Heather Mason Marie Coney Mary McDermott
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INDEPENDENT EXAMINER	Tony Clarke 53 Andersonstown Road Belfast BT11 9AG
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Trustees' Annual Report (Incorporating the Director's Report)

Chairperson's Report

Structure, Governance and Trustees

AGE north down & ards (AGEnda) is a company limited by guarantee governed by its Memorandum and Articles of Association. It is recognised as a charity by HM Revenue & Customs.

The trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements of the charity for the year ended 31 March 2026.

Recruitment and appointment of trustees

Under the terms of the Memorandum and Articles of Association the directors retire every three years by rotation at the Annual Meeting. None of the trustees receive any remuneration from the charity.

The trustees are a blend of senior business professionals and social/voluntary sector skills. As and when certain skills/experience are lost due to natural rotation, active steps are taken to secure successor Trustees from within the business/voluntary sectors.

Trustee induction and training

Most trustees are already familiar with the work of the charity and have an affinity with the vision, purpose, and values. All new Trustees will undertake comprehensive induction to ensure they are familiar with their legal responsibilities as a Trustee of AGEnda. This induction is normally carried out by a suitably qualified external consultant and is framed around the Principles of Good Governance developed by the Governments Developing Governance Group (Revised 2016) and is also a practice recommended by Charity Commission for Northern Ireland.

Organisation

AGEnda is a limited company which has developed its capabilities and reputation in the Ards and North Down area, covering both urban and rural situations. Together with a strong committed team coupled with sound financial management, these provide a platform to progress its strategy over the next years.

AGEnda has developed the necessary systems, structure, policies, and procedures to manage finances, staff, and volunteers. This includes good financial control and monitoring and evaluation procedures. AGEnda has a strategic plan for 2024 – 2026 and an outcome based operational plan to be reviewed annually.

AGEnda's work is carried out by a team comprising 5 staff and over 10 volunteers. Led by a voluntary Board of Trustees, the staff complement is funded from grant aid to deliver a range of services to local older people. As in other voluntary charitable organisations, a substantial volume of work is carried out by volunteers who are committed to working with older people and give their time willingly without recompense. The Board of AGEnda greatly value the work of the volunteers and continually strive to ensure this contribution receives suitable recognition.

AGEnda complies with all public sector directives and legislation relating to working conditions, health, and safety at work and equal opportunities. The charity is also committed to comply with all current equality and human rights legislation.

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Organisation continued...

Over its 25 years as a limited company, AGE north downs & ards has provided direct support e.g. Good Morning Call Service, Floating Support Service, Support and Signposting, to ensure older people in the Ards & North area are supported and comfortable while growing older.

Relationships

AGEnda has strong working relationships with a wide range of organisations and agencies that have a mandate for the delivery of services to older people.

AGEnda has very good partnerships with a range of funders and partnerships with other organisations locally and at a national level.

AGEnda is the designated AGE Friendly sector partner for the area and sits on various partnership networks and committees.

Risk management

The major risks, to which the Charity could potentially be exposed as identified by the Trustees, is kept under constant review. Reviewed related policies are all in place.

Objectives and activities Charity's Aims

The principal activities of the company are to advance the interests and be for the benefit of the elderly in the area known as North Down and Ards, and to assist others in the pursuance of these activities. The AGEnda Strategy 2024 - 2026 sets out the following.

Vision

Older people in North Down & Ards are connected, supported and feel they matter.

Purpose

To provide services and a voice for the older generation.

Aims

- 1 To offer a morning check-in telephone call service
- 2 To offer support services in a person's home to make it easier to maintain their independence
- 3 To offer support to people who are isolated and lonely.
- 4 To increase access to services by networking and partnership with other agencies.
- 5 To continue to build the capacity and long-term sustainability of the charity

Our Values

To be Collaborative.

To be Open and Transparent. Treating everyone with Dignity & Respect.

To be Inclusive & Accessible.

Achievements and Performances Strategy Review

AGEnda developed a new 3-year strategic plan for 2024-2026. This was shaped and led by older people in our local community.

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Achievements and Performances Strategy Review continued...

The feedback highlighted an increasing need for enhanced levels of social opportunities for older people and more spaces for them to not only socialise but to interact, engage and speak to statutory agencies such as the PSNI, NI Fire and Rescue and the NHS, as well as expanding their knowledge and skillset on issues such as budgeting, navigating and accessing services, technology, cooking, scams and advice on housing, benefits and financial security through speaking to experts in that field etc.

As a result, we agreed the following priorities for action for the next 3 years.

Priorities for action 2024 – 2026

- 1 To sustain and extend a free, confidential, telephone service.
- 2 To sustain and extend floating support services of help and advice in a person's home to make it easier to maintain their independence in the home and community.
- 3 To create additional support to people who are isolated and lonely.
- 4 To enable people to access the support they need to live healthy and independent lives.
- 5 To organise events that give people an opportunity to connect, learn, access services and support each other.
- 6 To continue to build the capacity and long-term sustainability of the charity.

Services

Our main services in this year were:

Good Morning Call service – a free confidential daily telephone call service for those over 65 in our council area, which encourages communication among older people. This year the number of successful calls made to support older people were 20,988.

Floating Support Service – which provides short term advice and helps encourage independence among older people at home and in their community.

Support & Signposting - which is a listening ear to those who need reassurance and support. If AGEnda can't help the clients, they pass them on to the person or organisation who can support them.

Carers' Support- providing support to older carers to improve their wellbeing and mental health, and to reduce loneliness and isolation.

According to the 2021 Census, Ards and North Down has the oldest age profile in Northern Ireland. The percentage of the population who are aged 65 or more has increased over the last ten years from 17.7% in 2011 to 22.1% in 2021.

Ards and North Down Borough Council have over 33,000 over 65-year-olds. AGEnda recognises that one organisation cannot possibly deliver services to all older people in need throughout the local area. AGEnda is therefore committed to working in Partnership to ensure older people get the services they need.

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Services continued...

Prior to the end of the year, Carers' Support has received funding from The National Lottery to grow the service over the next two years.

Going Concern

After making appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

Financial Review

The results for the year ended 31 March 2026 are set out on pages 9 and 10 of the financial statements.

The total income for the year ended 31 March 2026 amounted to £203,426 (2025: £145,829). The total expenditure was £143,726 (2025: £176,039)

The Trustees consider that the unrestricted funds of the charity is sufficient and adequate to fulfil their obligations. The charity held £22,781 in reserves at the year end (2025: £35,325).

The principal funders for the year were NIHE - Supporting People, the South-Eastern Health & Social Care Trust & The National Lottery. The charity also received grants from Halifax, Community Foundation NI, Clanmill, Age NI, Charles Haywood and Ardbannon.

Reserves Policy

AGEnda's Board is responsible for managing that there are sufficient reserves to ensure the organisation can both function and plan for the future.

The Trustees have examined the charity's requirement for reserves in light of the main risks to the funding of the organisation. Unrestricted free reserves at the year-end were £22,781 (2025: £35,325) which represents 3.5 months of operating costs. Free reserves are needed to sustain the day-to-day operations of the charity. The Trustees consider that the ideal level of reserves to meet the running costs for a period of 6 months to be in the region of £60,000. The Trustees consider that the free reserves will be needed to sustain the charity as future funding opportunities are explored.

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Trustees' responsibilities statement

The Trustees (who are also directors of AGE north down & ards for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standard (United Kingdom Generally Accepted Accounting Practice)

Company law requires the trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the income resources and application of resources, including the income and expenditure of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transaction and disclose with reasonable accuracy at any time the financial position of the charitable company and the enable them to ensure that the financial statements comply with the Companies Act 2019. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on 29/05/2026 and signed on behalf by:



Gerard O'Boyle
Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE NORTH DOWN & ARDS

I report on the financial statements of the company for the year ended 31 March 2026 which are set out on pages 9 and 10.

This report is made solely to the company's Trustees, as a body in accordance with section 65(3)(a) of the Charities Act Northern Ireland 2008 and regulations made under section 66 of the Act. My work has been undertaken so that I might state to the company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the company's Trustees as a body, for my work of this report.

Respective responsibilities of trustees and examiner

As the company's Trustees (and also the directors of the company for the purpose of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006. Having satisfied myself that the company is not subject to audit under company law, and is eligible for Independent examination.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of Independent Examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It was also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

Independent examiner's statement

My role is to state whether any material matters have come to my attention giving me cause to believe:

- 1 That accounting records were not kept in accordance with section 63 of the Charities Act
- 2 That the accounts do not accord with those accounting records
- 3 That the accounts do not comply with the accounting requirements of the Charities Act
- 4 That there is further information needed for a proper understanding of the accounts to be reached.

AGE NORTH DOWN & ARDS

(Private company limited by guarantee without share capital)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE NORTH DOWN & ARDS

(continued)

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed on page 7 and, in connection with following the directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



Tony Clarke FCPA
53 Andersonstown Road
Belfast
BT11 9AG

29/05/2026

Date

AGE NORTH DOWN & ARDS

(Private company limited by guarantee without share capital)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS**FOR THE YEAR ENDED 31 MARCH 2026****STATEMENT OF FINANCIAL ACTIVITIES INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT**

		Unrestricted Funds	Restricted Funds	Year to 31-Mar-26 TOTAL	Year to 31-Mar-25 TOTAL
	Note	£	£	£	£
Income from:					
Donations and Legacies	2	4,883	-	4,883	2,564
Charitable Activities	3	-	199,155	199,155	143,265
Total Income		4,883	199,155	204,038	145,829
Expenditure on:					
Charitable Activities	5	19,390	126,911	146,301	176,039
Total expenditure:		19,390	126,911	146,301	176,039
Net income/(expenditure)		(14,507)	72,244	57,737	(30,209)
Transfers between funds		-	-	-	-
Net movement in funds		(14,507)	72,244	57,737	(30,209)
<u>Reconciliation of funds</u>					
Total funds brought forward		35,325	15,444	50,769	80,978
Total funds carried forward		20,818	87,688	108,506	50,769

The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

The notes on page 11 to 17 form an integral part of these accounts

AGE NORTH DOWN & ARDS

(Private company limited by guarantee without share capital)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS**FOR THE YEAR ENDED 31 MARCH 2026****BALANCE SHEET**
As at 31 March 2026

	Note	2026	2025
		£	£
Fixed Assets			
Tangible Assets	11	3,181	3,701
		<u>3,181</u>	<u>3,701</u>
Current Assets			
Debtors	7	6,326	8,794
Cash at bank		<u>102,640</u>	<u>41,009</u>
		108,966	49,802
Liabilities			
Creditors: amounts falling due within one year	8	<u>(3,641)</u>	<u>(2,735)</u>
Net Current Assets		<u>105,325</u>	<u>47,067</u>
Total Assets Less Current (Liabilities)		<u>108,506</u>	<u>50,769</u>
Net assets		<u>108,506</u>	<u>50,769</u>
Funds	12		
Restricted		87,688	15,444
Unrestricted		20,818	35,325
TOTAL FUNDS	12	<u>108,506</u>	<u>50,769</u>

The company's financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The Trustees consider that the company is entitled to exemption from the requirement under the provisions of section 477 of the Companies Act 2006 and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The financial statements were approved by the board directors on 29/05/2026 and were signed on their behalf by:



Gerard O'Boyle
Trustee

The notes on page 11 to 17 form and integral part of these accounts

NOTES TO THE ACCOUNTS

1 Accounting policies

(a) Basis of preparation of financial statements

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102) the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

AGE North Down & Ards meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised as historical cost or transaction value unless otherwise stated in the relevant accounting policy.

(b) General information

AGE North Down & Ards is a private company limited by guarantee. The company is incorporated in Northern Ireland and has the company number NI036126. The registered office address and principal place of business is 24 Hamilton Road, Bangor, County Down, 24 Hamilton Road, Bangor, BT20 4LE. The principal activities of the company are to advance the interests and be for the benefit of the elderly in the area known as North Down and Ards, and to assist others in the pursuance of these activities.

The financial statements are presented in Sterling (£). The level of rounding is £1.

(c) Company status

The company is a company limited by guarantee. The members of the company are the Trustees names on page 1. In the event of the company being wound up the liability in respect of the guarantee is limited to £1 per member of the company.

(d) Going concern

After reviewing the charities forecasts and projections, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The company therefore continues to adopt the going concern basis in preparing its financial statements.

(e) Income

All income is recognised once the company has entitlement to the income. It is probable that the income will be received and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102).

NOTES TO THE ACCOUNTS (continued)

(e) Income continued

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the company which is the amount the company would be willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of donation.

Income tax recoverable in relation to investments income is recognised at the time the investment income is receivable.

(f) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party. 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 classified by activity. The cost of each activity are made up of the total direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on the basis consistent with the use of resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the company.

(g) Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of the asset may not be recoverable. Shortfalls between the carrying value of the fixed assets and their recoverable amounts are recognised as impairments, impairments losses are recognised in the Statement of financial activities incorporating income and expenditure account.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation if provided at rated calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Equipment	-	15% Reducing Balance
Land and Buildings	-	20 year lease term

NOTES TO THE ACCOUNTS (continued)

(h) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the bank.

(i) Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(j) Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit of similar account.

(k) Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that the transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount at the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of these amounts, discounted at the pre-tax discounted rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within the interest payable and similar charges.

(l) Financial instruments

The company only has financial assets and financial liabilities of a kind that qualifies as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

(m) Fund accounting

General funds are unrestricted funds which are available for the use at the discretion of the Trustees in the furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with the specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

AGE NORTH DOWN & ARDS

(Private company limited by guarantee without share capital)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS**FOR THE YEAR ENDED 31 MARCH 2026****NOTES TO THE ACCOUNTS (continued)****2 Income from Donations and Legacies**

	2026			2025
	Unrestricted Funds	Restricted Funds	TOTAL	TOTAL
	£	£	£	£
Donations & Subscriptions	3,341	-	3,341	1,210
Grants & Other income	1,159	-	1,159	-
Interest received	383	-	383	1,355
Totals 2026	4,883	-	4,883	2,564
Totals 2025	2,564	-	2,564	

3 Income from Charitable Activities

	2026			2025
	Unrestricted Funds	Restricted Funds	TOTAL	TOTAL
	£	£	£	£
South Eastern Health & Social Care Trust	-	80,171	80,171	33,878
NIHE - Supporting People	-	48,486	48,486	46,466
Community Foundation for NI	-	3,008	3,008	42,921
Big Lottery	-	31,647	31,647	20,000
Halifax Foundation	-	8,754	8,754	-
Clanmill	-	7,250	7,250	-
Charles Haywood	-	5,000	5,000	-
Ardbannon	-	1,000	1,000	-
Age NI	-	13,840	13,840	-
Totals 2026	-	199,155	199,155	143,265
Totals 2025	33,878	109,387	143,265	

AGE NORTH DOWN & ARDS

(Private company limited by guarantee without share capital)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS**FOR THE YEAR ENDED 31 MARCH 2026****NOTES TO THE ACCOUNTS (CONTINUED)****4 Staff Costs and Numbers**

	<u>2026</u>	<u>2025</u>
	£	£
Gross Wages, Salaries, NIC and Pensions	106,801	102,532
	<u>106,801</u>	<u>102,532</u>

No employee received emoluments of more than £60,000 (2025: None)

The average monthly number of employees during the year, calculated on the basis of full time equivalents, was as follows:

	<u>2026</u>	<u>2025</u>
	Number	Number
	<u>5</u>	<u>5</u>

5 Expenditure

	<u>2026</u>			<u>2025</u>
Charitable Activities	Unrestricted	Restricted	TOTAL	TOTAL
	Funds	Funds	£	£
	£	£		
Advertising & sundry expenses	-	600	600	1,206
Travel	254	1,071	1,325	396
Subscriptions	1,608	150	1,758	1,548
Legal, professional & consultancy	1,080	1,229	2,309	5,835
Project costs	-	110	110	26,031
Bank charges	84	-	84	89
Leasing payments	152	400	552	603
Depreciation	561	-	561	529
Staff costs	613	106,188	106,801	102,532
Casual wages & staff training	-	149	149	5,473
Office costs	13,984	8,661	22,645	23,980
Repairs & Maintenance	900	1,852	2,752	2,777
Accountancy costs	155	6,500	6,655	5,039
Totals 2026	<u>19,390</u>	<u>126,911</u>	<u>146,301</u>	<u>176,039</u>
Totals 2025	<u>62,774</u>	<u>113,264</u>	<u>176,039</u>	

6 Trustees remuneration & expenses

During the year, no Trustees received any remuneration (2025 - £NIL).

During the year, no Trustees received any benefits in kind (2025 - £NIL).

During the year, no Trustees received any reimbursement of expenses (2025 - £NIL).

AGE NORTH DOWN & ARDS
 (Private company limited by guarantee without share capital)
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

NOTES TO THE ACCOUNTS (CONTINUED)

7 Debtors

	<u>2026</u>	<u>2025</u>
	£	£
Trade debtors	5,862	8,794
HMRC PAYE & Pension	464	-
Totals 2026	<u>6,326</u>	<u>8,794</u>

8 Creditors: amounts falling due within one year

	<u>2026</u>	<u>2025</u>
	£	£
Accruals & Deferred Income	1,648	1,648
HMRC PAYE & Pension	-	339
Other Creditors	1,993	749
Loans	-	-
Totals 2026	<u>3,641</u>	<u>2,735</u>

9 Independent examiner's remuneration

The independent Examiner's remuneration amounts to an Independent Examination fee of £360 (2025 - £360)

10 Related party transactions

There were no related party transactions during the year.

11 Fixed Assets

	Land & Property	Furniture and Equipment	Totals
	£		£
COST			
At 1 April 2025	20,689	64,362	85,051
Additions	-	41	41
At 31 March 2026	<u>20,689</u>	<u>64,403</u>	<u>85,092</u>
DEPRECIATION			
At 1 April 2025	20,689	60,661	81,350
Charge for the year	-	561	561
At 31 March 2026	<u>20,689</u>	<u>61,222</u>	<u>81,911</u>
NET BOOK VALUE			
At beginning of period	-	3,701	3,701
At 31 March 2026	<u>-</u>	<u>3,181</u>	<u>3,181</u>

AGE NORTH DOWN & ARDS

(Private company limited by guarantee without share capital)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

NOTES TO THE ACCOUNTS (continued)

12 Statement of funds - current year

	Balance at 1 April 2025	Income	Expenditure	Transfer in/out	Balance at 31 March 2026
<u>Restricted funds</u>	£	£	£	£	£
South Eastern Health & Social Care	-	80,171	(35,257)	-	44,914
NIHE (Supporting People)	-	48,486	(48,486)	-	-
Community Foundation for NI	-	3,008	(3,008)	-	-
Halifax	-	8,754	(8,754)	-	-
National Lottery	15,444	31,647	(18,156)	-	28,934
Clanmill	-	7,250	(7,250)	-	-
Charles Haywood	-	5,000	(5,000)	-	-
Ardbannon	-	1,000	(1,000)	-	-
Age NI	-	13,840	-	-	13,840
Total restricted funds	15,444	199,155	(126,911)	-	87,688
<u>Unrestricted funds</u>					
General	35,325	4,883	(19,390)	-	20,818
Total Unrestricted funds	35,325	4,883	(19,390)	-	20,818
Total of funds - current year	50,769	204,038	(146,301)	-	108,506

13 Statement of fund - prior year

	Balance at 1 April 2024	Income	Expenditure	Transfer in/out	Balance at 31 March 2025
Total unrestricted funds	61,657	36,442	(62,774)	-	35,325
Total restricted funds	19,321	109,387	(113,264)	-	15,444
Total of funds - prior year	80,978	145,829	(176,039)	-	50,769

AGE North Down & Ards

Northern Ireland - Charity number 100496

Accounts

AGE NORTH DOWN & ARDS
 (Private company limited by guarantee without share capital)
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
 FOR THE YEAR ENDED 31 MARCH 2025

STATEMENT OF FINANCIAL ACTIVITIES INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT

	Note	Unrestricted Funds £	Restricted Funds £	Year to 31-Mar-25 TOTAL £	Year to 31-Mar-24 TOTAL £
Income from:					
Donations and Legacies	2	2,564	-	2,564	8,551
Charitable Activities	3	33,878	109,387	143,265	110,452
Total Income		36,442	109,387	145,829	119,003
Expenditure on:					
Charitable Activities	5	62,774	113,264	176,039	136,478
Total expenditure:		62,774	113,264	176,039	136,478
Net income/(expenditure)		(26,332)	(3,877)	(30,209)	(17,475)
Transfers between funds		-	-	-	-
Net movement in funds		(26,332)	(3,877)	(30,209)	(17,475)
<u>Reconciliation of funds</u>					
Total funds brought forward		61,657	19,321	80,978	98,453
Total funds carried forward		35,325	15,444	50,769	80,978

The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

The notes on page 11 to 17 form an integral part of these accounts

AGE NORTH DOWN & ARDS

(Private company limited by guarantee without share capital)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS**FOR THE YEAR ENDED 31 MARCH 2025****BALANCE SHEET**
As at 31 March 2025

	Note	2025	2024
		£	£
Fixed Assets			
Tangible Assets	13	<u>3,701</u>	<u>4,230</u>
		3,701	4,230
Current Assets			
Debtors	7	8,794	434
Cash at bank		<u>41,009</u>	<u>81,242</u>
		49,802	81,676
Liabilities			
Creditors: amounts falling due within one year	8	<u>(2,735)</u>	<u>(4,928)</u>
Net Current Assets		<u>47,067</u>	<u>76,748</u>
Total Assets Less Current (Liabilities)		<u>50,769</u>	<u>80,978</u>
Net assets		<u>50,769</u>	<u>80,978</u>
Funds			
Restricted		15,444	19,321
Unrestricted		35,325	61,657
TOTAL FUNDS	11	<u>50,769</u>	<u>80,978</u>

The company's financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The Trustees consider that the company is entitled to exemption from the requirement under the provisions of section 477 of the Companies Act 2006 and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The financial statements were approved by the board directors on 28/10/2025 and were signed on their behalf by:



Gerard O'Boyle
Director

The notes on page 11 to 17 form and integral part of these accounts

NOTES TO THE ACCOUNTS**1 Accounting policies****(a) Basis of preparation of financial statements**

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102) the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

AGE North Down & Ards meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised as historical cost or transaction value unless otherwise stated in the relevant accounting policy.

(b) General information

AGE North Down & Ards is a private company limited by guarantee. The company is incorporated in Northern Ireland and has the company number NI036126. The registered office address and principal place of business is 24 Hamilton Road, Bangor, County Down, 24 Hamilton Road, Bangor, BT20 4LE. The principal activity of the company is to advance the interests and be for the benefit of the elderly in the area known as North Down and Ards, and to assist others in the pursuance of these activities. The AGENDA Strategy 2021 - 2023 sets out the following.

The financial statements are presented in Sterling (£). The level of rounding is £1.

(c) Company status

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up the liability in respect of the guarantee is limited to £1 per member of the company.

(d) Going concern

After reviewing the charities forecasts and projections, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The company therefore continues to adopt the going concern basis in preparing its financial statements.

(e) Income

All income is recognised once the company has entitlement to the income. It is probable that the income will be received and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and the economic benefit can be measured reliably in accordance with the Charities SORP (FRS 102).

NOTES TO THE ACCOUNTS (continued)**(e) Income continued**

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the company which is the amount the company would be willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of donation.

Income tax recoverable in relation to investments income is recognised at the time the investment income is receivable.

(f) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party. 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 classified by activity. The cost of each activity are made up of the total direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on the basis consistent with the use of resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the company.

(g) Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of the asset may not be recoverable. Shortfalls between the carrying value of the fixed assets and their recoverable amounts are recognised as impairments, impairments losses are recognised in the Statement of financial activities incorporating income and expenditure account.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Equipment	-	15% Reducing Balance
Land and Buildings	-	20 year lease term

NOTES TO THE ACCOUNTS (continued)**(h) Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the bank.

(i) Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(j) Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit of similar account.

(k) Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that the transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount at the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of these amounts, discounted at the pre-tax discounted rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within the interest payable and similar charges.

(l) Financial instruments

The company only has financial assets and financial liabilities of a kind that qualifies as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

(m) Fund accounting

General funds are unrestricted funds which are available for the use at the discretion of the Trustees in the furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with the specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

AGE NORTH DOWN & ARDS

(Private company limited by guarantee without share capital)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS**FOR THE YEAR ENDED 31 MARCH 2025****NOTES TO THE ACCOUNTS (continued)****2 Income from Donations and Legacies**

	2025			2024
	Unrestricted Funds	Restricted Funds	TOTAL	TOTAL
	£	£	£	£
Donations & Subscriptions	1,210	-	1,210	1,088
Grants & Other income	-	-	-	6,000
Interest received	1,355	-	1,355	1,463
Totals 2025	2,564	-	2,564	8,551
Totals 2024	2,551	6,000	8,551	

3 Income from Charitable Activities

	2025			2024
	Unrestricted Funds	Restricted Funds	TOTAL	TOTAL
	£	£	£	£
South Eastern Health & Social Care Trust	33,878	-	33,878	31,330
NIHE - Supporting People	-	46,466	46,466	44,847
Community Foundation for NI	-	42,921	42,921	34,275
National Lottery	-	20,000	20,000	-
Totals 2025	33,878	109,387	143,265	110,452
Totals 2024	31,330	79,122	110,452	

AGE NORTH DOWN & ARDS
 (Private company limited by guarantee without share capital)
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

NOTES TO THE ACCOUNTS (CONTINUED)

4 Staff Costs and Numbers

	<u>2025</u>	<u>2024</u>
	£	£
Gross Wages and Salaries	102,532	81,681
	<u>102,532</u>	<u>81,681</u>

No employee received emoluments of more than £60,000 (2024: None)

The average monthly number of employees during the year, calculated on the basis of full time equivalents, was as follows:

	<u>2025</u>	<u>2024</u>
	Number	Number
	<u>5</u>	<u>5</u>

5 Expenditure

	<u>2025</u>			<u>2024</u>
Charitable Activities	Unrestricted	Restricted	TOTAL	TOTAL
	Funds	Funds	£	£
	£	£		
Advertising & sundry expenses	1,206	-	1,206	500
Travel	396	-	396	154
Subscriptions	1,032	516	1,548	955
Legal, professional & consultancy	4,354	1,482	5,835	8,221
Project costs	35	25,996	26,031	19,630
Bank charges	89	-	89	114
Leasing payments	603	-	603	758
Depreciation	529	-	529	1,408
Staff costs	22,170	80,362	102,532	81,681
Casual wages & staff training	5,194	279	5,473	91
Office costs	20,113	3,867	23,980	19,762
Repairs & Maintenance	2,014	763	2,777	868
Accountancy costs	5,039	-	5,039	2,336
Total 2025	<u>62,774</u>	<u>113,264</u>	<u>176,039</u>	<u>136,478</u>
Totals 2024	<u>137,353</u>	<u>343,405</u>	<u>480,758</u>	

NOTES TO THE ACCOUNTS (CONTINUED)

6 Trustees remuneration & expenses

During the year, no Trustees received any remuneration (2024 - £NIL).

During the year, no Trustees received any benefits in kind (2024 - £NIL).

During the year, no Trustees received any reimbursement of expenses (2024 - £NIL).

7 Debtors

	<u>2025</u>	<u>2024</u>
	£	£
Trade debtors	8,794	8,577
Total 2025	<u>8,794</u>	<u>8,577</u>

8 Creditors: amounts falling due within one year

	<u>2025</u>	<u>2024</u>
	£	£
Accruals & Deferred Income	1,648	18,906
HMRC PAYE & Pension	339	4,009
Other Creditors	749	227
Loans	-	74
Total 2025	<u>2,735</u>	<u>23,216</u>

9 Independent examiner's remuneration

The independent Examiner's remuneration amounts to an Independent Examination fee of £360 (2024 - £240)

10 Related party transactions

There were no related party transactions during the year.

AGE NORTH DOWN & ARDS

(Private company limited by guarantee without share capital)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

NOTES TO THE ACCOUNTS (continued)

11 Statement of funds - current year

	Balance at 1 April 2024	Income	Expenditure	Transfer in/out	Balance at 31 March 2025
<u>Restricted funds</u>	£	£	£	£	£
NIHE (Supporting People)	52	46,466	(46,518)	-	-
Community Foundation for NI	13,269	42,921	(56,190)	-	-
Halifax	6,000	-	(6,000)	-	-
National Lottery	-	20,000	(4,556)	-	15,444
Total restricted funds	19,321	89,387	(113,264)	-	15,444
<u>Unrestricted funds</u>					
General	61,657	36,442	(62,774)	-	35,325
Total Unrestricted funds	61,657	36,442	(62,774)	-	35,325
Total of funds - current year	80,978	125,829	(176,039)	-	50,769

12 Statement of fund - prior year

	Balance at 1 April 2023	Income	Expenditure	Transfer in/out	Balance at 31 March 2024
Total unrestricted funds	67,982	33,881	(40,206)	-	61,657
Total restricted funds	30,471	85,122	(96,272)	-	19,321
Total of funds - prior year	98,453	119,003	- 136,478	-	80,978

13 Fixed Assets

	Land & Property	Furniture and Equipment	Totals
COST	£		£
At 1 April 2024	20,689	64,362	85,051
Additions	-	-	-
At 31 March 2025	20,689	64,362	85,051
DEPRECIATION			
At 1 April 2024	20,689	60,132	80,821
Charge for the year	-	529	529
At 31 March 2025	20,689	60,661	81,350
NET BOOK VALUE			
At beginning of period	-	4,230	4,230
At 31 March 2025	-	3,701	3,701

AGE North Down & Ards

Northern Ireland - Charity number 100496

Accounts

Company registration number: NI036126

Charity registration number: 100496

AGE north down & ards

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2024

AGE north down & ards

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AGE north down & ards

Reference and Administrative Details

Trustees	Paul Leathem Heather Mason Adrienne Brown Gerard O'Boyle
Secretary	Dorothy Willis Beattie
Registered Office	24 Hamilton Road Bangor Down BT20 4LE The charity is incorporated in Northern Ireland.
Company Registration Number	NI036126
Charity Registration Number	100496
Independent Examiner	Hamilton Morris Waugh Chartered Certified Accountants 34 Dufferin Avenue Bangor Co Down BT20 3AA

AGE north down & ards

Trustees' Report

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees: James Steven Johnston (resigned 30 November 2023)
Paul Leathem
Heather Mason
Adrienne Brown
Gerard O'Boyle (appointed 30 August 2023)

Secretary: Dorothy Willis Beattie

The trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements of the charity for the year ended 31 March 2024.

Structure, Governance and Management

Governing document

AGE north down & ards (AGEnda) is a company limited by guarantee governed by its Memorandum and Articles of Association. It is recognised as a charity by HM Revenue & Customs.

Recruitment and appointment of trustees

The trustees of the charity are also directors for the purposes of company law. Under the terms of the Memorandum and Articles of Association the directors retire every three years by rotation at the Annual Meeting. None of the trustees receive any remuneration from the charity.

The trustees are a blend of senior business professionals and social/voluntary sector skills. As and when certain skills/experience are lost due to natural rotation, active steps are taken to secure successor Trustees from within the business/voluntary sectors.

Trustee induction and training

Most trustees are already familiar with the work of the charity and have an affinity with the vision, purpose, and values. All new Trustees will undertake comprehensive induction to ensure they are familiar with their legal responsibilities as a Trustee of AGEnda. This induction is normally carried out by a suitably qualified external consultant and is framed around the Principles of Good Governance developed by the Governments Developing Governance Group (Revised 2016) and is also a practice recommended by Charity Commission for Northern Ireland.

Organisation

AGEnda is a limited company which has developed its capabilities and reputation in the Ards and North Down area, covering both urban and rural situations. Together with a strong committed team coupled with sound financial management, these provide a platform to progress its strategy over the next years.

AGEnda has developed the necessary systems, structure, policies, and procedures to manage finances, staff, and volunteers. This includes good financial control and monitoring and evaluation procedures. AGEnda has a 3-year strategic plan for 2023 – 2026 and an outcome based operational plan to be reviewed annually.

AGE north down & ards

Trustees' Report

AGEnda's work is carried out by a team comprising of 8 part time paid staff and over 30 volunteers. Led by a voluntary Board of Trustees, the staff complement is funded from grant aid to deliver a range of services to local people. As in other voluntary charitable organisations, a substantial volume of work is carried out by people who are committed to working with older people and give their time willingly without recompense. The Board of AGEnda greatly value the work of the volunteers and continually strive to ensure this contribution receives suitable recognition.

AGEnda complies with all public sector directives and legislation relating to working conditions, health, and safety at work and equal opportunities. The charity is also committed to comply with all current equality and human rights legislation.

Over its 24 years as a limited company, AGE north downs & ards has provided direct support e.g., Good Morning Call, Service, Floating Support Service, Support and Signposting, to ensure older people in the Ards & North area are comfortable with growing old.

Relationships

AGEnda has strong working relationships with a wide range of organisations and agencies that have a mandate for the delivery of services to older people.

Risk management

The major risks, to which the Charity could potentially be exposed as identified by the Trustees, is kept under constant review.

Objectives and activities

Charity's Aims

The principal activities of the company are to advance the interests and be for the benefit of the elderly in the area known as North Down and Ards, and to assist others in the pursuance of these activities. The AGEnda Strategy 2021 - 2023 sets out the following.

Vision

Ards and North Down celebrating older people living healthy and fulfilling lives.

Purpose

To support and encourage all older people to live well and become active, engaged and influential members of the community.

Mission

To provide person-centered and caring Programmes that keep people safe, well, connected and independent.

Our Values

To be Collaborative.

To be Open and Transparent.

Treating all with Dignity & Respect.

To be Inclusive & Accessible.

AGE north down & ards

Trustees' Report

Achievements and Performances

Strategy Review

In 2022, we developed a new 3-year strategic plan for 2023-2026. This was shaped and led by older people in our local community.

We completed an intensive consultation with older people and stakeholders including 70 survey respondents, 14 stakeholder interviews, a focus group with 20 participants from a range of organisations and a telephone consultation with 21 users.

The feedback highlighted an increasing need for enhanced levels of social opportunities for older people and more spaces for them to not only socialise but to interact, engage and speak to statutory agencies such as the PSNI, NI Fire and Rescue and the NHS, as well as expanding their knowledge and skillset on issues such as budgeting, navigating and accessing services, technology, cooking, scams and advice on housing, benefits and financial security through speaking to experts in that field etc.

As a result, we agreed the following priorities for action for the next 3 years.

Priorities for action 2023 – 2026

1. To sustain and extend a free, confidential, telephone service.
2. To sustain and extend floating support services of help and advice in a person's home to make it easier to maintain their independence in the home and community.
3. To create additional support to people who are isolated and lonely.
4. To enable people to access the support they need to live healthy and independent lives.
5. To organise events that give people an opportunity to connect, learn, access services and support each other.
6. To continue to build the capacity and long-term sustainability of the charity.

Services

Our main services in this year were:

Good Morning Call service – a free confidential daily telephone call service for those over 65 in our council area, which encourages communication among older people. This year the number of successful calls made to support older people were 20,988.

Floating Support Service – which provides short term advice and helps encourage independence among older people at home and in their community.

Support & Signposting - which is a listening ear to those who need reassurance and support. If AGenda can't help the clients, they pass them on to the person or organisation who can support them.

AGenda acts as a "Hub" in the local area, focusing on delivering services to older people from 65 years of age. AGenda provide assistance to individuals contacting via email, telephone and website.

According to the 2021 Census, Ards and North Down has the oldest age profile in Northern Ireland. The percentage of the population who are aged 65 or more has increased over the last ten years from 17.7% in 2011 to 22.1% in 2021.

Ards and North Down Borough Council have over 33,000 over 65-year-olds. AGenda recognises that one organisation cannot possibly deliver services to all older people in need throughout the local area. AGenda is therefore committed to working in Partnership to ensure older people get the services they need.

AGE north down & ards

Trustees' Report

Financial review

Results for the year

The total income for the year was £119,003 (2023: £103,253) and the overall net deficit was £17,475 (2023 deficit of £9,856). The deficit on unrestricted funds was £6,325 (2023 unrestricted surplus £4,796). The principal funders for the year were NIHE - Supporting People, the South-Eastern Health & Social Care Trust & Community Foundation NI. The charity also received grants from Halifax as well as various donations.

Reserves policy

The Trustees have examined the charity's requirement for reserves in light of the main risks to the funding of the organisation. Unrestricted free reserves at the year-end were £57,428 (2023 £53,643) which represents 5 months of operating costs. Free reserves are needed to sustain the day-to-day operations of the charity. The Trustees consider that the ideal level of reserves to meet the running costs for a period of 6 months to be in the region of £60,000. The Trustees consider that the free reserves will be needed to sustain the charity as future funding opportunities are explored.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Approved by the trustees of the charity on 20/11/25 and signed on its behalf by:



Paul Leathem
Trustee

AGE north down & ards

Statement of Trustees' Responsibilities

The trustees (who are also the directors of AGE north down & ards for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 20/11/24 and signed on its behalf by:



Paul Leathem
Trustee

AGE north down & ards

Independent Examiner's Report to the trustees of AGE north down & ards ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Independent examiner's statement

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 AGE north down & ards 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.



.....
Adam McDowell FCCA
Chartered Certified Accountants

34 Dufferin Avenue
Bangor
Co Down
BT20 3AA

Date: 2/11/24

AGE north down & ards

Statement of Financial Activities for the Year Ended 31 March 2024 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2024 £
Income and Endowments from:				
Charitable activities	3	31,330	79,122	110,452
Donations and legacies		1,088	6,000	7,088
Investment income	4	<u>1,463</u>	<u>-</u>	<u>1,463</u>
Total Income		<u>33,881</u>	<u>85,122</u>	<u>119,003</u>
Expenditure on:				
Charitable activities		(38,649)	(95,493)	(134,142)
Governance costs	5	<u>(1,557)</u>	<u>(779)</u>	<u>(2,336)</u>
Total Expenditure		<u>(40,206)</u>	<u>(96,272)</u>	<u>(136,478)</u>
Net expenditure		<u>(6,325)</u>	<u>(11,150)</u>	<u>(17,475)</u>
Net movement in funds		(6,325)	(11,150)	(17,475)
Reconciliation of funds				
Total funds brought forward		<u>67,982</u>	<u>30,471</u>	<u>98,453</u>
Total funds carried forward	13	<u><u>61,657</u></u>	<u><u>19,321</u></u>	<u><u>80,978</u></u>
				Total 2023 £
	Note	Unrestricted £	Restricted £	
Income and Endowments from:				
Charitable activities	3	36,567	48,383	84,950
Donations and legacies		897	17,392	18,289
Investment income	4	<u>284</u>	<u>-</u>	<u>284</u>
Total Income		<u>37,748</u>	<u>65,775</u>	<u>103,523</u>
Expenditure on:				
Charitable activities		(31,395)	(76,078)	(107,473)
Governance costs	5	<u>(1,557)</u>	<u>(779)</u>	<u>(2,336)</u>
Total Expenditure		<u>(32,952)</u>	<u>(76,857)</u>	<u>(109,809)</u>
Net income/(expenditure)		<u>4,796</u>	<u>(11,082)</u>	<u>(6,286)</u>
Net movement in funds		4,796	(11,082)	(6,286)
Reconciliation of funds				
Total funds brought forward		<u>63,186</u>	<u>41,553</u>	<u>104,739</u>
Total funds carried forward	13	<u><u>67,982</u></u>	<u><u>30,471</u></u>	<u><u>98,453</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The notes on pages 10 to 18 form an integral part of these financial statements.

AGE north down & ards

**(Registration number: NI036126)
Balance Sheet as at 31 March 2024**

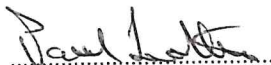
	Note	2024 £	2023 £
Fixed assets			
Tangible assets	8	4,230	5,638
Current assets			
Debtors	9	434	449
Cash at bank and in hand	10	<u>81,242</u>	<u>96,875</u>
		81,676	97,324
Creditors: Amounts falling due within one year	11	<u>(4,928)</u>	<u>(4,509)</u>
Net current assets		<u>76,748</u>	<u>92,815</u>
Net assets		<u>80,978</u>	<u>98,453</u>
Funds of the charity:			
Restricted income funds			
Restricted funds	13	19,321	30,471
Unrestricted income funds			
Unrestricted funds		<u>61,657</u>	<u>67,982</u>
Total funds	13	<u>80,978</u>	<u>98,453</u>


For the financial year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 8 to 18 were approved by the trustees, and authorised for issue on 20/03/24 and signed on their behalf by:


.....
Paul Leathem
Trustee


.....
Gerard O'Boyle
Trustee

The notes on pages 10 to 18 form an integral part of these financial statements.

AGE north down & ards

Notes to the Financial Statements for the Year Ended 31 March 2024

1 Charity status

The charity is a charity limited by guarantee and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

24 Hamilton Road

Bangor

Down

BT20 4LE

Authorised for issue date

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with 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)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

AGE north down & ards meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments

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

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

AGE north down & ards

Notes to the Financial Statements for the Year Ended 31 March 2024

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

AGE north down & ards

Notes to the Financial Statements for the Year Ended 31 March 2024

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

AGE north down & ards

Notes to the Financial Statements for the Year Ended 31 March 2024

3 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
South Eastern Health & Social Care Trust	31,330	-	31,330	28,360
NIHE - Supporting People	-	44,847	44,847	45,978
PCSP - Ards & North Down	-	-	-	2,000
Community Foundation for NI	-	34,275	34,275	-
Donations & Subscriptions	1,088	-	1,088	897
Grants & Other income	-	6,000	6,000	12,815
Interest received	1,463	-	1,463	284
Awards for All	-	-	-	9,949
John Moore Foundation	-	-	-	3,240
	<u>33,881</u>	<u>85,122</u>	<u>119,003</u>	<u>103,523</u>

4 Investment income

	Unrestricted funds General £	Total funds £
Other investment income	<u>1,463</u>	<u>1,463</u>
Total for 2024	<u>1,463</u>	<u>1,463</u>
Total for 2023	<u>284</u>	<u>284</u>

AGE north down & ards

Notes to the Financial Statements for the Year Ended 31 March 2024

5 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £	
Governance costs		1,557	779	2,336	
Total for 2023		<u>1,557</u>	<u>779</u>	<u>2,336</u>	
		Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Advertising & sundry expenses	140	360	500	270	
Travelling	16	138	154	-	
Subscriptions	243	712	955	185	
Legal, professional & consultancy fees	1,410	6,811	8,221	15,804	
Project costs	768	18,862	19,630	8,478	
Bank charges	39	75	114	91	
Leasing payments	312	446	758	720	
F&F depreciation	423	985	1,408	1,880	
Staff costs	28,199	53,482	81,681	60,971	
Casual wages & staff training	38	53	91	-	
Office costs	6,694	13,068	19,762	18,495	
Staff pensions	367	501	868	579	
		<u>38,649</u>	<u>95,493</u>	<u>134,142</u>	<u>107,473</u>

6 Independent examiner's remuneration

	2024 £	2023 £
Examination of the financial statements	<u>2,336</u>	<u>2,336</u>

AGE north down & ards

Notes to the Financial Statements for the Year Ended 31 March 2024

7 Taxation

The charity is a registered charity and is therefore exempt from taxation.

8 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Total £
Cost			
At 1 April 2023	20,689	64,362	85,051
At 31 March 2024	20,689	64,362	85,051
Depreciation			
At 1 April 2023	20,689	58,724	79,413
Charge for the year	-	1,408	1,408
At 31 March 2024	20,689	60,132	80,821
Net book value			
At 31 March 2024	-	4,230	4,230
At 31 March 2023	-	5,638	5,638

9 Debtors

	2024 £		2023 £
Prepayments	434		420
Other debtors	-		29
	434		449

10 Cash and cash equivalents

	2024 £		2023 £
Cash at bank	81,242		96,875

AGE north down & ards

Notes to the Financial Statements for the Year Ended 31 March 2024

11 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	1,119	1,632
Other taxation and social security	847	541
Other creditors	626	-
Accruals	<u>2,336</u>	<u>2,336</u>
	<u>4,928</u>	<u>4,509</u>

12 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £600 (2023 - £630).

AGE north down & ards

Notes to the Financial Statements for the Year Ended 31 March 2024

13 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
Unrestricted funds				
<i>General</i>				
Unrestricted funds	67,982	33,881	(40,206)	61,657
Restricted funds				
NIHE (Supporting People)	39	44,847	(44,834)	52
Community Foundation for NI	26,168	34,275	(47,174)	13,269
Halifax	-	6,000	-	6,000
Grants	4,264	-	(4,264)	-
Total restricted funds	30,471	85,122	(96,272)	19,321
Total funds	98,453	119,003	(136,478)	80,978
	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Unrestricted funds				
<i>General</i>				
Unrestricted funds	63,186	37,748	(32,952)	67,982
Restricted				
NIHE (Supporting People)	(31)	45,978	(45,908)	39
Community Foundation for NI	34,584	-	(8,416)	26,168
Grants	7,000	17,797	(20,533)	4,264
DFC	-	2,000	(2,000)	-
Total restricted funds	41,553	65,775	(76,857)	30,471
Total funds	104,739	103,523	(109,809)	98,453
14 Analysis of net funds				
	At 1 April 2023 £	Financing cash flows £	At 31 March 2024 £	
Cash at bank and in hand	96,875	(15,633)	81,242	
Net debt	96,875	(15,633)	81,242	

AGE north down & ards

Notes to the Financial Statements for the Year Ended 31 March 2024

15 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2024 £
Tangible fixed assets	4,230	-	4,230
Current assets	61,655	19,321	80,976
Current liabilities	(4,928)	-	(4,928)
	<u>60,957</u>	<u>19,321</u>	<u>80,278</u>
Total net assets			
	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2023 £
Tangible fixed assets	5,638	-	5,638
Current assets	66,853	30,471	97,324
Current liabilities	(4,509)	-	(4,509)
	<u>67,982</u>	<u>30,471</u>	<u>98,453</u>
Total net assets			

AGE North Down & Ards

Northern Ireland - Charity number 100496

Annual report

AGE north down & ards

Trustees' Report

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees: James Steven Johnston (resigned 30 November 2023)
Paul Leathem
Heather Mason
Adrienne Brown
Gerard O'Boyle (appointed 30 August 2023)

Secretary: Dorothy Willis Beattie

The trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements of the charity for the year ended 31 March 2024.

Structure, Governance and Management

Governing document

AGE north down & ards (AGEnda) is a company limited by guarantee governed by its Memorandum and Articles of Association. It is recognised as a charity by HM Revenue & Customs.

Recruitment and appointment of trustees

The trustees of the charity are also directors for the purposes of company law. Under the terms of the Memorandum and Articles of Association the directors retire every three years by rotation at the Annual Meeting. None of the trustees receive any remuneration from the charity.

The trustees are a blend of senior business professionals and social/voluntary sector skills. As and when certain skills/experience are lost due to natural rotation, active steps are taken to secure successor Trustees from within the business/voluntary sectors.

Trustee induction and training

Most trustees are already familiar with the work of the charity and have an affinity with the vision, purpose, and values. All new Trustees will undertake comprehensive induction to ensure they are familiar with their legal responsibilities as a Trustee of AGEnda. This induction is normally carried out by a suitably qualified external consultant and is framed around the Principles of Good Governance developed by the Governments Developing Governance Group (Revised 2016) and is also a practice recommended by Charity Commission for Northern Ireland.

Organisation

AGEnda is a limited company which has developed its capabilities and reputation in the Ards and North Down area, covering both urban and rural situations. Together with a strong committed team coupled with sound financial management, these provide a platform to progress its strategy over the next years.

AGEnda has developed the necessary systems, structure, policies, and procedures to manage finances, staff, and volunteers. This includes good financial control and monitoring and evaluation procedures. AGEnda has a 3-year strategic plan for 2023 – 2026 and an outcome based operational plan to be reviewed annually.

AGE north down & ards

Trustees' Report

AGEnda's work is carried out by a team comprising of 8 part time paid staff and over 30 volunteers. Led by a voluntary Board of Trustees, the staff complement is funded from grant aid to deliver a range of services to local people. As in other voluntary charitable organisations, a substantial volume of work is carried out by people who are committed to working with older people and give their time willingly without recompense. The Board of AGEnda greatly value the work of the volunteers and continually strive to ensure this contribution receives suitable recognition.

AGEnda complies with all public sector directives and legislation relating to working conditions, health, and safety at work and equal opportunities. The charity is also committed to comply with all current equality and human rights legislation.

Over its 24 years as a limited company, AGE north downs & ards has provided direct support e.g., Good Morning Call, Service, Floating Support Service, Support and Signposting, to ensure older people in the Ards & North area are comfortable with growing old.

Relationships

AGEnda has strong working relationships with a wide range of organisations and agencies that have a mandate for the delivery of services to older people.

Risk management

The major risks, to which the Charity could potentially be exposed as identified by the Trustees, is kept under constant review.

Objectives and activities

Charity's Aims

The principal activities of the company are to advance the interests and be for the benefit of the elderly in the area known as North Down and Ards, and to assist others in the pursuance of these activities. The AGEnda Strategy 2021 - 2023 sets out the following.

Vision

Ards and North Down celebrating older people living healthy and fulfilling lives.

Purpose

To support and encourage all older people to live well and become active, engaged and influential members of the community.

Mission

To provide person-centered and caring Programmes that keep people safe, well, connected and independent.

Our Values

To be Collaborative.

To be Open and Transparent.

Treating all with Dignity & Respect.

To be Inclusive & Accessible.

AGE north down & ards

Trustees' Report

Achievements and Performances

Strategy Review

In 2022, we developed a new 3-year strategic plan for 2023-2026. This was shaped and led by older people in our local community.

We completed an intensive consultation with older people and stakeholders including 70 survey respondents, 14 stakeholder interviews, a focus group with 20 participants from a range of organisations and a telephone consultation with 21 users.

The feedback highlighted an increasing need for enhanced levels of social opportunities for older people and more spaces for them to not only socialise but to interact, engage and speak to statutory agencies such as the PSNI, NI Fire and Rescue and the NHS, as well as expanding their knowledge and skillset on issues such as budgeting, navigating and accessing services, technology, cooking, scams and advice on housing, benefits and financial security through speaking to experts in that field etc.

As a result, we agreed the following priorities for action for the next 3 years.

Priorities for action 2023 – 2026

1. To sustain and extend a free, confidential, telephone service.
2. To sustain and extend floating support services of help and advice in a person's home to make it easier to maintain their independence in the home and community.
3. To create additional support to people who are isolated and lonely.
4. To enable people to access the support they need to live healthy and independent lives.
5. To organise events that give people an opportunity to connect, learn, access services and support each other.
6. To continue to build the capacity and long-term sustainability of the charity.

Services

Our main services in this year were:

Good Morning Call service – a free confidential daily telephone call service for those over 65 in our council area, which encourages communication among older people. This year the number of successful calls made to support older people were 20,988.

Floating Support Service – which provides short term advice and helps encourage independence among older people at home and in their community.

Support & Signposting - which is a listening ear to those who need reassurance and support. If AGenda can't help the clients, they pass them on to the person or organisation who can support them.

AGenda acts as a "Hub" in the local area, focusing on delivering services to older people from 65 years of age. AGenda provide assistance to individuals contacting via email, telephone and website.

According to the 2021 Census, Ards and North Down has the oldest age profile in Northern Ireland. The percentage of the population who are aged 65 or more has increased over the last ten years from 17.7% in 2011 to 22.1% in 2021.

Ards and North Down Borough Council have over 33,000 over 65-year-olds. AGenda recognises that one organisation cannot possibly deliver services to all older people in need throughout the local area. AGenda is therefore committed to working in Partnership to ensure older people get the services they need.

AGE north down & ards

Trustees' Report

Financial review

Results for the year

The total income for the year was £119,003 (2023: £103,253) and the overall net deficit was £17,475 (2023 deficit of £9,856). The deficit on unrestricted funds was £6,325 (2023 unrestricted surplus £4,796). The principal funders for the year were NIHE - Supporting People, the South-Eastern Health & Social Care Trust & Community Foundation NI. The charity also received grants from Halifax as well as various donations.

Reserves policy

The Trustees have examined the charity's requirement for reserves in light of the main risks to the funding of the organisation. Unrestricted free reserves at the year-end were £57,428 (2023 £53,643) which represents 5 months of operating costs. Free reserves are needed to sustain the day-to-day operations of the charity. The Trustees consider that the ideal level of reserves to meet the running costs for a period of 6 months to be in the region of £60,000. The Trustees consider that the free reserves will be needed to sustain the charity as future funding opportunities are explored.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Approved by the trustees of the charity on 20/11/25 and signed on its behalf by:



Paul Leathem
Trustee

AGE north down & ards

Statement of Trustees' Responsibilities

The trustees (who are also the directors of AGE north down & ards for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 20/11/24 and signed on its behalf by:



Paul Leathem
Trustee

AGE North Down & Ards

Northern Ireland - Charity number 100496

Annual return

AGE north down & ards

Independent Examiner's Report to the trustees of AGE north down & ards ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Independent examiner's statement

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 AGE north down & ards 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.



Adam McDowell FCCA
Chartered Certified Accountants

34 Dufferin Avenue
Bangor
Co Down
BT20 3AA

Date: 2/11/24

AGE North Down & Ards

Northern Ireland - Charity number 100496

Accounts

Company registration number: NI036126

Charity registration number: 100496

AGE north down & ards

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2023

AGE north down & ards

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AGE north down & ards

Reference and Administrative Details

Trustees	James Steven Johnston Paul Leathem Heather Mason Adrienne Brown Mr Gerard O'Boyle
Secretary	Dorothy Willis Beattie
Registered Office	24 Hamilton Road Bangor Down BT20 4LE The charity is incorporated in Northern Ireland.
Company Registration Number	NI036126
Charity Registration Number	100496
Independent Examiner	Hamilton Morris Waugh Chartered Certified Accountants 34 Dufferin Avenue Bangor Co Down BT20 3AA

AGE north down & ards

Trustees' Report

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	James Steven Johnston
	Paul Leathem
	Mr Gavin Walker (resigned 7 July 2022)
	Heather Mason
	Adrienne Brown (appointed 30 August 2022)
	Margaret Knox (appointed 7 September 2022 and resigned 30 November 2022)
	Mr Gerard O'Boyle (appointed 30 August 2023)

Secretary: Dorothy Willis Beattie

The trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements of the charity for the year ended 31 March 2023.

Structure, Governance and Management

Governing document

AGE north down & ards (AGEnda) is a company limited by guarantee governed by its Memorandum and Articles of Association. It is recognised as a charity by HM Revenue & Customs.

Recruitment and appointment of trustees

The trustees of the charity are also directors for the purposes of company law. Under the terms of the Memorandum and Articles of Association the directors retire every three years by rotation at the Annual Meeting. None of the trustees receive any remuneration from the charity.

The trustees are a blend of senior business professionals and social/voluntary sector skills. As and when certain skills/experience are lost due to natural rotation, active steps are taken to secure successor Trustees from within the business/voluntary sectors.

Trustee induction and training

Most trustees are already familiar with the work of the charity and have an affinity with the vision, purpose, and values. All new Trustees will undertake comprehensive induction to ensure they are familiar with their legal responsibilities as a Trustee of AGEnda. This induction is normally carried out by a suitably qualified external consultant and is framed around the Principles of Good Governance developed by the Governments Developing Governance Group (Revised 2016) and is also a practice recommended by Charity Commission for Northern Ireland.

Organisation

AGEnda is a limited company which has developed its capabilities and reputation in the Ards and North Down area, covering both urban and rural situations. Together with a strong committed team coupled with sound financial management, these provide a platform to progress its strategy over the next years.

AGE north down & ards

Trustees' Report

AGEnda has developed the necessary systems, structure, policies, and procedures to manage finances, staff, and volunteers. This includes good financial control and monitoring and evaluation procedures. AGEnda has a 3-year strategic plan for 2023 – 2026 and an outcome based operational plan to be reviewed annually.

AGEnda's work is carried out by a team comprising of 8 part time paid staff and over 30 volunteers. Led by a voluntary Board of Trustees, the staff complement is funded from grant aid to deliver a range of services to local people. As in other voluntary charitable organisations, a substantial volume of work is carried out by people who are committed to working with older people and give their time willingly without recompense. The Board of AGEnda greatly value the work of the volunteers and continually strive to ensure this contribution receives suitable recognition.

AGEnda complies with all public sector directives and legislation relating to working conditions, health, and safety at work and equal opportunities. The charity is also committed to comply with all current equality and human rights legislation.

Over its 24 years as a limited company, AGE north downs & ards has provided direct support e.g., Good Morning Call Service, Floating Support Service, Support and Signposting, to ensure older people in the Ards & North area are comfortable with growing old.

Relationships

AGEnda has strong working relationships with a wide range of organisations and agencies that have a mandate for the delivery of services to older people.

Risk management

The major risks, to which the Charity could potentially be exposed as identified by the Trustees, is kept under constant review.

Objectives and activities

Charity's Aims

The principal activities of the company are to advance the interests and be for the benefit of the elderly in the area known as North Down and Ards, and to assist others in the pursuance of these activities. The AGEnda Strategy 2021 - 2023 sets out the following.

Vision

Ards and North Down celebrating older people living healthy and fulfilling lives.

Purpose

To support and encourage all older people to live well and become active, engaged and influential members of the community.

Mission

To provide person-centred and caring programmes that keep people safe, well, connected and independent.

Our Values

To be Collaborative.

To be Open and Transparent.

AGE north down & ards

Trustees' Report

Treating all with Dignity & Respect.

To be Inclusive & Accessible.

Achievements and Performances

Strategy Review

In 2022, we developed a new 3-year strategic plan for 2023-2026. This was shaped and led by older people in our local community.

We completed an intensive consultation with older people and stakeholders including 70 survey respondents, 14 stakeholder interviews, a focus group with 20 participants from a range of organisations and a telephone consultation with 21 users.

The feedback highlighted an increasing need for enhanced levels of social opportunities for older people and more spaces for them to not only socialise but to interact, engage and speak to statutory agencies such as the PSNI, NI Fire and Rescue and the NHS, as well as expanding their knowledge and skillset on issues such as budgeting, navigating and accessing services, technology, cooking, scams and advice on housing, benefits and financial security through speaking to experts in that field etc.

As a result, we agreed the following priorities for action for the next 3 years.

Priorities for action 2023 – 2026

1. To sustain and extend a free, confidential, telephone service.
2. To sustain and extend floating support services of help and advice in a person's home to make it easier to maintain their independence in the home and community.
3. To create additional support to people who are isolated and lonely.
4. To enable people to access the support they need to live healthy and independent lives.
5. To organise events that give people an opportunity to connect, learn, access services and support each other.
6. To continue to build the capacity and long-term sustainability of the charity.

Services

Our main services in this year were:

Good Morning Call service –a free confidential daily telephone call service for those over 65 in our council area, which encourages communication among older people. This year the number of successful calls made to support older people were 20,988.

Floating Support Service – which provides short term advice and helps encourage independence among older people at home and in their community.

Support & Signposting - which is a listening ear to those who need reassurance and support. If AGenda can't help the clients, they pass them on to the person or organisation who can support them.

AGenda acts as a "Hub" in the local area, focusing on delivering services to older people from 65 years of age. AGenda provide assistance to individuals contacting via email, telephone and website.

According to the 2021 Census, Ards and North Down has the oldest age profile in Northern Ireland. The percentage of the population who are aged 65 or more has increased over the last ten years from 17.7% in 2011 to 22.1% in 2021.

AGE north down & ards

Trustees' Report

Ards and North Down Borough Council have over 33,000 over 65-year-olds. AGenda recognises that one organisation cannot possibly deliver services to all older people in need throughout the local area. AGenda is therefore committed to working in Partnership to ensure older people get the services they need.

AGenda has established and supports the Ards and North Down Older Persons Partnership which has over 75 local representatives. The Older Persons Partnership works as a partner to AGenda organisation. The role of the committee is to improve the services to Older People within Ards & North Down.

Financial review

Results for the year

The total income for the year was £103,523 (2022: £127,281) and the overall net deficit was £6,286 (2022 surplus of £9,856). The surplus on unrestricted funds was £4,796 (2022 unrestricted deficit £27,654). The principal funders for the year were NIHE – Supporting People and the South-Eastern Health & Social Care Trust. The charity also received grants from the John Moores Foundation and Ards & North Down BC as well as various donations.

Reserves policy

The Trustees have examined the charity's requirement for reserves in light of the main risks to the funding of the organisation. Unrestricted free reserves at the year-end were £62,344 (2022 £55,668) which represents 6 months of operating costs. Free reserves are needed to sustain the day-to-day operations of the charity. The Trustees consider that the ideal level of reserves to meet the running costs for a period of 6 months to be in the region of £60,000. The Trustees consider that the free reserves will be needed to sustain the charity as future funding opportunities are explored.

Approved by the trustees of the charity on 15 November 2023 and signed on its behalf by:



James Steven Johnston
Trustee

AGE north down & ards

Statement of Trustees' Responsibilities

The trustees (who are also the directors of AGE north down & ards for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 15 November 2023 and signed on its behalf by:



James Steven Johnston
Trustee

AGE north down & ards

Independent Examiner's Report to the trustees of AGE north down & ards ('the Company')


I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Independent examiner's statement

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 AGE north down & ards 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.


.....
Adam McDowell FCCA
Chartered Certified Accountants

34 Dufferin Avenue
Bangor
Co Down
BT20 3AA

15 November 2023

AGE north down & ards

Statement of Financial Activities for the Year Ended 31 March 2023 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2023 £
Income and Endowments from:				
Charitable activities	3	36,567	48,383	84,950
Donations and legacies		897	17,392	18,289
Investment income	4	284	-	284
Total Income		<u>37,748</u>	<u>65,775</u>	<u>103,523</u>
Expenditure on:				
Charitable activities		(31,395)	(76,078)	(107,473)
Governance costs	5	(1,557)	(779)	(2,336)
Total Expenditure		<u>(32,952)</u>	<u>(76,857)</u>	<u>(109,809)</u>
Net income/(expenditure)		<u>4,796</u>	<u>(11,082)</u>	<u>(6,286)</u>
Net movement in funds		4,796	(11,082)	(6,286)
Reconciliation of funds				
Total funds brought forward		<u>63,186</u>	<u>41,553</u>	<u>104,739</u>
Total funds carried forward	13	<u>67,982</u>	<u>30,471</u>	<u>98,453</u>
	Note	Unrestricted £	Restricted £	Total 2022 £
Income and Endowments from:				
Charitable activities	3	30,062	58,397	88,459
Donations and legacies		150	38,659	38,809
Investment income	4	13	-	13
Total Income		<u>30,225</u>	<u>97,056</u>	<u>127,281</u>
Expenditure on:				
Charitable activities		(56,323)	(58,768)	(115,091)
Governance costs	5	(1,556)	(778)	(2,334)
Total Expenditure		<u>(57,879)</u>	<u>(59,546)</u>	<u>(117,425)</u>
Net (expenditure)/income		<u>(27,654)</u>	<u>37,510</u>	<u>9,856</u>
Net movement in funds		(27,654)	37,510	9,856
Reconciliation of funds				
Total funds brought forward		<u>90,840</u>	<u>4,043</u>	<u>94,883</u>
Total funds carried forward	13	<u>63,186</u>	<u>41,553</u>	<u>104,739</u>

All of the charity's activities derive from continuing operations during the above two periods.

The notes on pages 10 to 18 form an integral part of these financial statements.

AGE north down & ards

(Registration number: NI036126)
Balance Sheet as at 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	8	5,638	7,518
Current assets			
Debtors	9	449	3,257
Cash at bank and in hand	10	<u>96,875</u>	<u>110,772</u>
		97,324	114,029
Creditors: Amounts falling due within one year	11	<u>(4,509)</u>	<u>(16,808)</u>
Net current assets		<u>92,815</u>	<u>97,221</u>
Net assets		<u>98,453</u>	<u>104,739</u>
Funds of the charity:			
Restricted income funds			
Restricted funds	13	30,471	41,553
Unrestricted income funds			
Unrestricted funds		<u>67,982</u>	<u>63,186</u>
Total funds	13	<u>98,453</u>	<u>104,739</u>


For the financial year ending 31 March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 8 to 18 were approved by the trustees, and authorised for issue on 15 November 2023 and signed on their behalf by:


James Steven Johnston
Trustee


Paul Leathem
Trustee

The notes on pages 10 to 18 form an integral part of these financial statements.

AGE north down & ards

Notes to the Financial Statements for the Year Ended 31 March 2023

1 Charity status

The charity is a charity limited by guarantee and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

24 Hamilton Road

Bangor

Down

BT20 4LE

These financial statements were authorised for issue by the trustees on 15 November 2023.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with 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)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

AGE north down & ards meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments

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

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

AGE north down & ards

Notes to the Financial Statements for the Year Ended 31 March 2023

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

AGE north down & ards

Notes to the Financial Statements for the Year Ended 31 March 2023

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

AGE north down & ards

Notes to the Financial Statements for the Year Ended 31 March 2023

3 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
South Eastern Health & Social Care Trust	28,360	-	28,360	30,062
NIHE - Supporting People	-	45,978	45,978	43,397
PCSP - Ards & North Down	-	2,000	2,000	8,000
Community Foundation for NI	-	-	-	35,376
Donations & Subscriptions	897	-	897	150
Grants & Other income	4,967	7,848	12,815	3,283
Halifax Foundation Grant	-	-	-	7,000
Interest received	284	-	284	13
Awards for All	-	9,949	9,949	-
John Moore Foundation	3,240	-	3,240	-
	<u>37,748</u>	<u>65,775</u>	<u>103,523</u>	<u>127,281</u>

4 Investment income

	Unrestricted funds General £	Total funds £
Other investment income	284	284
Total for 2023	<u>284</u>	<u>284</u>
Total for 2022	<u>13</u>	<u>13</u>

AGE north down & ards

Notes to the Financial Statements for the Year Ended 31 March 2023

5 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Governance costs		1,557	779	2,336
Total for 2022		1,556	778	2,334
	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Advertising & sundry expenses	180	90	270	1,312
Travelling	-	-	-	34
Subscriptions	123	62	185	160
Legal, professional & consultancy fees	4,875	10,929	15,804	7,771
Project costs	404	8,074	8,478	1,826
Bank charges	61	30	91	53
Leasing payments	480	240	720	731
F&F depreciation	1,253	627	1,880	2,505
Staff costs	14,656	46,315	60,971	73,722
Casual wages & staff training	-	-	-	5,092
Office costs	8,976	9,519	18,495	21,288
Staff pensions	387	192	579	597
	31,395	76,078	107,473	115,091

6 Independent examiner's remuneration

	2023 £	2022 £
Examination of the financial statements	2,336	2,334

AGE north down & ards

Notes to the Financial Statements for the Year Ended 31 March 2023

7 Taxation

The charity is a registered charity and is therefore exempt from taxation.

8 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Total £
Cost			
At 1 April 2022	20,689	64,362	85,051
At 31 March 2023	20,689	64,362	85,051
Depreciation			
At 1 April 2022	20,689	56,844	77,533
Charge for the year	-	1,880	1,880
At 31 March 2023	20,689	58,724	79,413
Net book value			
At 31 March 2023	-	5,638	5,638
At 31 March 2022	-	7,518	7,518

9 Debtors

	2023 £	2022 £
Prepayments	420	752
Other debtors	29	2,505
	449	3,257

10 Cash and cash equivalents

	2023 £	2022 £
Cash at bank	96,875	110,772
Bank overdrafts	-	(233)
Cash and cash equivalents in statement of cash flows	96,875	110,539

AGE north down & ards

Notes to the Financial Statements for the Year Ended 31 March 2023

11 Creditors: amounts falling due within one year

	2023	2022
	£	£
Bank overdrafts	-	233
Trade creditors	1,632	1,580
Other taxation and social security	541	831
Other creditors	-	10,646
Accruals	2,336	3,518
	<u>4,509</u>	<u>16,808</u>

12 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £600 (2022 - £630).

AGE north down & ards

Notes to the Financial Statements for the Year Ended 31 March 2023

13 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Unrestricted funds				
<i>General</i>				
Unrestricted funds	63,186	37,748	(32,952)	67,982
Restricted funds				
NIHE (Supporting People)	(31)	45,978	(45,908)	39
Community Foundation for NI	34,584	-	(8,416)	26,168
Grants	7,000	17,797	(20,533)	4,264
DFC	-	2,000	(2,000)	-
Total restricted funds	<u>41,553</u>	<u>65,775</u>	<u>(76,857)</u>	<u>30,471</u>
Total funds	<u>104,739</u>	<u>103,523</u>	<u>(109,809)</u>	<u>98,453</u>
	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
Unrestricted funds				
<i>General</i>				
Unrestricted funds	90,840	30,225	(57,879)	63,186
Restricted				
NIHE (Supporting People)	3,658	43,397	(47,086)	(31)
Community Foundation for NI	139	35,376	(931)	34,584
PCSP Ards & North Down	(40)	8,000	(7,960)	-
Grants	286	10,283	(3,569)	7,000
Total restricted funds	<u>4,043</u>	<u>97,056</u>	<u>(59,546)</u>	<u>41,553</u>
Total funds	<u>94,883</u>	<u>127,281</u>	<u>(117,425)</u>	<u>104,739</u>
14 Analysis of net funds				
	At 1 April 2022 £	Financing cash flows £	At 31 March 2023 £	
Cash at bank and in hand	110,772	(13,897)	96,875	
Bank overdraft	(233)	233	-	
	<u>110,539</u>	<u>(13,664)</u>	<u>96,875</u>	
Net debt	<u>110,539</u>	<u>(13,664)</u>	<u>96,875</u>	

AGE north down & ards

Notes to the Financial Statements for the Year Ended 31 March 2023

15 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2023 £
Tangible fixed assets	5,638	-	5,638
Current assets	66,853	30,471	97,324
Current liabilities	<u>(4,509)</u>	<u>-</u>	<u>(4,509)</u>
Total net assets	<u>67,982</u>	<u>30,471</u>	<u>98,453</u>
	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2022 £
Tangible fixed assets	7,518	-	7,518
Current assets	72,476	41,553	114,029
Current liabilities	<u>(16,808)</u>	<u>-</u>	<u>(16,808)</u>
Total net assets	<u>63,186</u>	<u>41,553</u>	<u>104,739</u>

AGE North Down & Ards

Northern Ireland - Charity number 100496

Annual report

AGÉ north down & ards

Trustees' Report

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:

James Steven Johnston

Paul Leathem

Mr Gavin Walker (resigned 7 July 2022)

Heather Mason

Adrianne Brown (appointed 30 August 2022)

Margaret Knox (appointed 7 September 2022 and resigned 30 November 2022)

Mr Gerard O'Boyle (appointed 30 August 2023)

Secretary:

Dorothy Willis Beatie

The trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements of the charity for the year ended 31 March 2023.

Structure, Governance and Management

Governing document

AGÉ north down & ards (AGÉnda) is a company limited by guarantee governed by its Memorandum and Articles of Association. It is recognised as a charity by HM Revenue & Customs.

Recruitment and appointment of trustees

The trustees of the charity are also directors for the purposes of company law. Under the terms of the Memorandum and Articles of Association the directors retire every three years by rotation at the Annual Meeting. None of the trustees receive any remuneration from the charity.

The trustees are a blend of senior business professionals and social/voluntary sector skills. As and when certain skills/experience are lost due to natural rotation, active steps are taken to secure successor Trustees from within the business/voluntary sectors.

Trustee induction and training

Most trustees are already familiar with the work of the charity and have an affinity with the vision, purpose, and values. All new Trustees will undertake comprehensive induction to ensure they are familiar with their legal responsibilities as a Trustee of AGÉnda. This induction is normally carried out by a suitably qualified external consultant and is framed around the Principles of Good Governance developed by the Governments Developing Governance Group (Revised 2016) and is also a practice recommended by Charity Commission for Northern Ireland.

Organisation

AGÉnda is a limited company which has developed its capabilities and reputation in the Ards and North Down area, covering both urban and rural situations. Together with a strong committed team coupled with sound financial management, these provide a platform to progress its strategy over the next years.

AGE north down & ards

Trustees' Report

AGENDA has developed the necessary systems, structure, policies, and procedures to manage finances, staff, and volunteers. This includes good financial control and monitoring and evaluation procedures. AGENDA has a 3-year strategic plan for 2023 – 2026 and an outcome based operational plan to be reviewed annually.

AGENDA's work is carried out by a team comprising of 8 part time paid staff and over 30 volunteers. Led by a voluntary Board of Trustees, the staff complement is funded from grant aid to deliver a range of services to local people. As in other voluntary charitable organisations, a substantial volume of work is carried out by people who are committed to working with older people and give their time willingly without recompense. The Board of AGENDA greatly value the work of the volunteers and continually strive to ensure this contribution receives suitable recognition.

AGENDA complies with all public sector directives and legislation relating to working conditions, health, and safety at work and equal opportunities. The charity is also committed to comply with all current equality and human rights legislation.

Over its 24 years as a limited company, AGE north downs & ards has provided direct support e.g., Good Morning Call Service, Floating Support Service, Support and Signposting, to ensure older people in the Ards & North area are comfortable with growing old.

Relationships

AGENDA has strong working relationships with a wide range of organisations and agencies that have a mandate for the delivery of services to older people.

Risk management

The major risks, to which the Charity could potentially be exposed as identified by the Trustees, is kept under constant review.

Objectives and activities

Charity's Aims

The principal activities of the company are to advance the interests and be for the benefit of the elderly in the area known as North Down and Ards, and to assist others in the pursuance of these activities. The AGENDA Strategy 2021 - 2023 sets out the following.

Vision

Ards and North Down celebrating older people living healthy and fulfilling lives.

Purpose

To support and encourage all older people to live well and become active, engaged and influential members of the community.

Mission

To provide person-centred and caring programmes that keep people safe, well, connected and independent.

Our Values

To be Collaborative.

To be Open and Transparent.

AGE north down & ards

Trustees' Report

Treating all with Dignity & Respect.

To be Inclusive & Accessible.

Achievements and Performances

Strategy Review

In 2022, we developed a new 3-year strategic plan for 2023-2026. This was shaped and led by older people in our local community.

We completed an intensive consultation with older people and stakeholders including 70 survey respondents, 14 stakeholder interviews, a focus group with 20 participants from a range of organisations and a telephone consultation with 21 users.

The feedback highlighted an increasing need for enhanced levels of social opportunities for older people and more spaces for them to not only socialise but to interact, engage and speak to statutory agencies such as the PSNI, NI Fire and Rescue and the NHS, as well as expanding their knowledge and skillset on issues such as budgeting, navigating and accessing services, technology, cooking, scams and advice on housing, benefits and financial security through speaking to experts in that field etc.

As a result, we agreed the following priorities for action for the next 3 years.

Priorities for action 2023 – 2026

1. To sustain and extend a free, confidential, telephone service.
2. To sustain and extend floating support services of help and advice in a person's home to make it easier to maintain their independence in the home and community.
3. To create additional support to people who are isolated and lonely.
4. To enable people to access the support they need to live healthy and independent lives.
5. To organise events that give people an opportunity to connect, learn, access services and support each other.
6. To continue to build the capacity and long-term sustainability of the charity.

Services

Our main services in this year were:

Good Morning Call service –a free confidential daily telephone call service for those over 65 in our council area, which encourages communication among older people. This year the number of successful calls made to support older people were 20,988.

Floating Support Service – which provides short term advice and helps encourage independence among older people at home and in their community.

Support & Signposting - which is a listening ear to those who need reassurance and support. If AGENda can't help the clients, they pass them on to the person or organisation who can support them.

AGENda acts as a "Hub" in the local area, focusing on delivering services to older people from 65 years of age. AGENda provide assistance to individuals contacting via email, telephone and website.

According to the 2021 Census, Ards and North Down has the oldest age profile in Northern Ireland. The percentage of the population who are aged 65 or more has increased over the last ten years from 17.7% in 2011 to 22.1% in 2021.

AGEnDA north down & ards

Trustees' Report

Ards and North Down Borough Council have over 33,000 over 65-year-olds. AGEnDA recognises that one organisation cannot possibly deliver services to all older people in need throughout the local area. AGEnDA is therefore committed to working in Partnership to ensure older people get the services they need.

AGEnDA has established and supports the Ards and North Down Older Persons Partnership which has over 75 local representatives. The Older Persons Partnership works as a partner to AGEnDA organisation. The role of the committee is to improve the services to Older People within Ards & North Down.

Financial review


Results for the year

The total income for the year was £103,523 (2022: £127,281) and the overall net deficit was £6,286 (2022 surplus of £9,856). The surplus on unrestricted funds was £4,796 (2022 unrestricted deficit £27,654). The principal funders for the year were NIHE – Supporting People and the South-Eastern Health & Social Care Trust. The charity also received grants from the John Moores Foundation and Ards & North Down BC as well as various donations.

Reserves policy

The Trustees have examined the charity's requirement for reserves in light of the main risks to the funding of the organisation. Unrestricted free reserves at the year-end were £62,344 (2022 £55,668) which represents 6 months of operating costs. Free reserves are needed to sustain the day-to-day operations of the charity. The Trustees consider that the ideal level of reserves to meet the running costs for a period of 6 months to be in the region of £60,000. The Trustees consider that the free reserves will be needed to sustain the charity as future funding opportunities are explored.

Approved by the trustees of the charity on 15 November 2023 and signed on its behalf by:


James Steven Johnston
Trustee

AGE north down & ards

Statement of Trustees' Responsibilities

The trustees (who are also the directors of AGE north down & ards for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 15 November 2023 and signed on its behalf by:



James Steven Johnston
Trustee

AGE North Down & Ards

Northern Ireland - Charity number 100496

Annual return

AGE north down & ards

Independent Examiner's Report to the trustees of AGE north down & ards ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Independent examiner's statement

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 AGE north down & ards 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.



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Adam McDowell FCCA
Chartered Certified Accountants

34 Dufferin Avenue
Bangor
Co Down
BT20 3AA

15 November 2023