

Charity registration number 1072394

Company registration number 03639406 (England and Wales)

AGE UK NORTHUMBERLAND LIMITED
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

AGE UK NORTHUMBERLAND LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ms C L Foster Mr A A Kidd Mr R M Francis Ms P J Grahamslaw Ms A S Brindle	(Appointed 10 June 2024)
Key management personnel	A Whyte J Lloyd D M Davies	Chief Executive Head of Charitable Services Registered Home Care Manager
Charity number	1072394	
Company number	03639406	
Registered office	The Round House Lintonville Parkway Ashington Northumberland NE63 9JZ	
Auditor	Azets Audit Services Bulman House Regent Centre Gosforth Newcastle upon Tyne NE3 3LS	
Bankers	Unity Trust Bank Plc PO Box 7193 Planetary Road Willenhall United Kingdom WV1 9DG	
Solicitors	Samuel Phillips Law 18-24 Grey Street Newcastle upon Tyne United Kingdom NE1 6AE	

AGE UK NORTHUMBERLAND LIMITED

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AGE UK NORTHUMBERLAND LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The objects, for which AUKN is established, are stated in the Articles of Association as amended by Special Resolution 14 December 2022 and are as follows:

To promote the following purposes for the benefit of the public and for older people in and around Northumberland:

- Preventing or relieving poverty of older people
- Advancing education
- Preventing or relieving sickness, disease or suffering in older people (whether social, mental or physical)
- Promoting equality and diversity
- Promoting the human rights of older people in accordance with the Universal Declaration of Human Rights
- Assisting older people in need by reason of ill-health, social exclusion or other disadvantage and;
- Such other charitable purposes for the benefit of older people as the Trustees from time to time decide

There are no restrictions specified in the Articles of Association other than the geographical restriction and the fact that its activities must be for the benefit of older people. The reference to Northumberland refers to the administrative County of Northumberland.

When you engage with Age UK Northumberland, we pride ourselves on delivering against our Brand Promise - To support, enable and inspire the local community to age well, empowering older people to thrive.

The core Organisational Principles (our underlying DNA) upon which we govern and make our decisions shall focus on:

- Deliver Information and Advice Services that meet the needs of the most vulnerable older members of our local community regardless of funding source
- Be a self-sustaining organisation by raising funds and generating income through trading activities for the purposes of delivering charitable services free to older people in need
- Use a geographical asset-based approach to work in partnership with others in the delivery of care and support to older people within our local community
- Become a key partner in improving outcomes for older people and as influencers of policy
- Be the trusted provider of choice for older people, in delivering person centred, flexible, accessible and equitable services that meet the needs of our local community, whilst building our knowledge base
- Recruit, develop and value our team of volunteers, staff and trustees who when working effectively together will continuously improve our services for older people

Our strategic objectives are to:

1. Deliver person centred services
2. Improve health wellbeing of older people in our communities
3. Reduce Loneliness - our ultimate goal is to eliminate unwanted loneliness
4. Be the first port of call and trusted advisor - for all matters relating to older people in Northumberland
5. Protect and promote older people's rights

AGE UK NORTHUMBERLAND LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Public benefit

We have referred to the guidance contained in the Charity Commissions general guidance on public benefit when reviewing our aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set. All strategic objectives are linked to the aims and values as set out in the Articles of Association.

The charitable objectives are set out to ensure clear and demonstrable public benefit. Age UK Northumberland aims to improve the quality of lives for older people across the county.

Delivering Compassionate, Life-Enhancing Support Across Northumberland

Age UK Northumberland is proud to provide a wide range of services that empower older people to live independently, feel valued, and stay connected within their communities. In 2024/25, our teams continued to deliver person-centred, high-quality care and support across the county.

Homecare Services

Our Homecare service delivers high-quality health and social care directly to people in their homes, assisting with tasks such as dressing, washing, meal preparation, and managing the home. This vital service enables individuals to maintain their independence and remain in the comfort of their own homes for as long as possible. We work closely with each client to create tailored care plans that support their needs and aspirations. For many, our carers provide their only regular contact with the outside world—offering both practical support and human connection.

Day Care Services

Day Centre services are available five days a week from our Blyth location, the service offers transport, meals, activities, and social interaction to support vulnerable older people, reduce loneliness, and promote active living.

Information and Advice

Our Information and Advice team provided free, confidential support to 2,163 older people, helping with:

- Welfare benefits (securing £2.931 million in annualised income)
- Accessing care services and appropriate housing
- Will writing and future life planning
- Staying warm and safe at home
- Navigating social activities and local services

We are grateful to our supporters, whose funding allowed us to significantly increase both the number of clients supported and the overall value of benefits accessed - up by 20% from the previous year. Our services ensure that older people make informed decisions about their wellbeing, rights, and life plans.

Social Groups and Community Engagement

We were thrilled to see our communities re-engage in social activities. Thanks to generous Kellett Fund support, groups enjoyed outings, creative sessions, guest speakers, and health and wellbeing visits.

Advocacy Services

Our Non-Statutory Advocacy service empowers older people to express their views, make choices, and defend their rights. By filling critical gaps for individuals who don't qualify for statutory advocacy, this service helps reduce anxiety and ensures older people are heard in decisions affecting their lives.

AGE UK NORTHUMBERLAND LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Health and Wellbeing

Our Health and Wellbeing team delivered over 30 in-person weekly classes and two weekly Zoom sessions to promote physical and mental wellbeing. In addition, the team worked on an NHS pilot project to support people to improve fitness while waiting for surgery.

Dementia Support

We continued to run Maintenance Cognitive Stimulation Therapy (MCST) dementia groups in Ashington, Alnwick, Ponteland, and Morpeth, and launched a new group in Cramlington, supporting individuals with mild to moderate dementia. These groups help improve mood, mental health, and cognitive function while also offering peer support for carers and connections to our wider services. Thanks to the generosity of the Hadrian Trust and Cramlington Town Council for supporting these vital sessions in 2024/25.

Bereavement Counselling

Our Bereavement Counselling Service, offering 12 weeks of free support to individuals over 50 coping with the loss of a loved one, supported 61 clients this year. Thanks to our dedicated Volunteer Counsellors, we now provide county-wide coverage, helping people manage grief and reconnect with life.

The role of volunteers in Age Northumberland

The continued high demand for our services underlines the importance of what we do. We are proud of the resilience and commitment shown by our staff, volunteers, and partners, and we look forward to building on these achievements in the year ahead—ensuring older people in Northumberland have the support they need to live their best lives.

Volunteers are the heartbeat of Age UK Northumberland, and their contributions have been instrumental in delivering our services throughout 2024/25.

During the year, 106 volunteers, including trustees, supported a wide range of services and activities, including:

- The Friendship Line and social group support
- Scams awareness
- Bereavement counselling services
- Assistance with information and advice provision
- Reception duties and back-office support
- Facilitating exercise classes
- Packing and distributing 6,000 activity packs
- Helping at community and fundraising events

Together, our volunteers donated 20,352 hours of their time—equivalent to £256,435.20 based on the Real Living Wage. Their dedication continues to play a crucial role in extending our reach, strengthening community ties, and enhancing the quality of life for older people across Northumberland. We are incredibly grateful for their time, energy, and commitment.

AGE UK NORTHUMBERLAND LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance

During 2024/2025, the organisation continued to make strong progress in line with its Strategic Plan, ensuring the needs of older people living in Northumberland were met. As we enter the 2025/2026 period, our Strategic Plan is focused on further development and expanding accessibility of services across the county. Our key priorities include tackling unwanted loneliness and delivering a measurable social impact, ensuring that every older person in Northumberland feels valued, connected, and supported.

Reflecting on 2024/25, the Board continued to pursue its strategic objectives, while adapting services in response to the evolving challenges posed by the ongoing cost of living crisis. These challenges significantly affected the economic, social, and health conditions experienced by older people across Northumberland, leading to increased demand for our services.

National demographic trends highlight that the older population in Northumberland is set to grow by over 33% by 2026, further intensifying the need for our support in critical areas such as loneliness, dementia care, advocacy, welfare, health and wellbeing, and homecare.

The cost-of-living crisis placed considerable pressure on our organisation—through rising demand for services, increased competition for grants and charitable donations, changes to the minimum wage impacting our wage bill, and growing challenges around recruitment, legislation, training, and quality standards.

Despite these pressures, we made significant progress toward re-establishing long-term, sustainable operations. By the end of the financial year, we were in a much stronger position both financially and operationally. We invested in maintenance of our community hub, training and development of our teams to ensure we have the resources and skills to meet the needs of our older population. Encouragingly, our income generation improved, and we were able to deliver a modest surplus—giving us cautious optimism as we move into 2025/26.

Key Highlights from 2024/25

Homecare Services

Our CQC-rated 'Good' Homecare service continued to provide essential support across the county, delivering 4,452 care hours per week. Over the year, we completed 373,577 individual care calls, enabling older people to live independently and safely in their own homes.

Information and Advice

Our Information and Advice Team had 8,220 contacts with clients, supporting 2163 individual clients, providing crucial support on a wide range of issues including housing, social care, future planning, and welfare benefits. As a result, the team secured £2,931,700 million in unclaimed welfare benefits for older people living in Northumberland, directly improving their financial wellbeing and quality of life.

Advocacy Support

During the year, 123 clients received advocacy support, helping to ensure their voices were heard and their rights upheld in complex or challenging situations.

Dementia Support

We expanded our dementia services by opening a new Maintenance Cognitive Stimulation Therapy (MCST) group in Cramlington, providing structured support and social engagement for individuals living with mild to moderate dementia.

AGE UK NORTHUMBERLAND LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Friendship Services

Our Friendship Services continued to grow, with increased demand for our Friendship Line and the successful launch of a new social group in Haltwhistle. These developments have enabled us to support over 300 individuals each week, helping to reduce loneliness and promote meaningful social connections across the county.

Health and Wellbeing

Our Health and Wellbeing services supported over 300 individuals through a wide range of weekly classes and activities, promoting physical and mental wellbeing. Over the year, the service achieved 11,417 individual contacts, helping older people stay active, connected, and healthy.

Patient Transport Programme

We launched a Patient Transport Programme in partnership with NPC Northumbria Way Medical Centre and Assura, aimed at improving access to GP services for vulnerable patients.

Delivering Charitable Services That Make a Difference

We are proud to have continued delivering the charitable services that older people in Northumberland need to live their best life. In a year of high demand and ongoing challenges, our dedicated teams, volunteers, and partners have helped us make a real and lasting impact. Just some of our key achievements during 2024/25 include:

Supporting Mental Health and Dementia

- Delivered a programme of 12-week bereavement counselling sessions to 61 people across Northumberland.
- Ran five Maintenance Cognitive Stimulation Therapy (MCST) groups in Ashington, Morpeth, Alnwick, Ponteland and Cramlington, supporting people living with mild to moderate dementia and their carers.

Combating Loneliness and Isolation

- Ran ten weekly social groups across the county, connecting people through activities, talks and outings.
- Made 4,394 friendship calls to clients who were lonely, isolated, or unable to attend in-person groups or activities.
- ran our Day Centre support in Blyth, offering support and social activities five days per week.
- Created and distributed 5,000 winter activity packs with entertainment and health & wellbeing advice.

Promoting Physical Health and Wellbeing

- Delivered 30 face-to-face exercise classes per week across the county, plus two weekly Zoom sessions for those unable to attend in person.
- Supported over 300 people weekly through our Health and Wellbeing programme, achieving 11,417 contacts.

Empowering Our Volunteers

- Celebrated the outstanding contributions of our volunteers at a special recognition event.
- Volunteers donated an incredible 20,352 hours of service—equivalent to £256,435.20 in time, based on the Real Living Wage.

AGE UK NORTHUMBERLAND LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Meeting Essential Needs

- Issued 918 Emergency Household Grants to clients facing difficulties with heating or food costs.
- Provided 6,479 warm welcome meals to help people struggling financially

Expanding Our Reach

- Maintained the Age UK Charity Quality Standard, demonstrating our commitment to high-quality service delivery.
- Attracted funding from key grant holders to support the continued growth and delivery of our Charitable Services.
- Reached out through regular social media campaigns, offering health and wellbeing advice, exercise resources, and signposting to services.
- Collaborated with local businesses, charities, and community organisations to ensure older people had access to the right support at the right time.

Demand for our services has remained extremely high, and we are immensely proud of the compassion, resilience, and commitment shown by our staff and volunteers. Together, we continue to ensure that older people across Northumberland receive the support they need to live well, stay connected, and thrive in their communities.

Fundraising disclosures

During 2024/25 the charity did not use a professional fundraiser or commercial participator to raise funds. Any monies raised direct from the public followed all guidelines set out by the Charity Commission and UK law in every respect. We respect the privacy and contact preferences of all public donors.

Financial review

Going concern

The charity meets its day to day working capital requirements through cash generated from operations. The charity's forecasts and projections for the next twelve months show that the charity should be able to continue in operational existence for that period, taking into account possible changes in trading performance. This also considers the effectiveness of available measures to assist in mitigating the impact.

Policy on reserves

Age UK Northumberland's reserves amounted to £1,294,917 at 31 March 2025, of which £177,732 were restricted funds. The organisation recognises that the restricted funds are monies held subject to specific conditions set by the donor or funder.

The Trustees have examined the requirements of the Charity to identify free reserves in accordance with the definition included within the charity statement of recommended practice (SORP). Free reserves are calculated as unrestricted reserves that are freely available and are the net current assets of the charity, excluding any funds relating to restricted funds. As at 31 March 2025 free reserves are calculated as totalling £311,768 (2024-£288,139).

AGE UK NORTHUMBERLAND LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

The Trustees consider that unrestricted and undesignated funds should be kept between £200,000 and £450,000. This allows for the organisation to react to unforeseen circumstances, appropriately managing uncertain funding streams and always operating with the best interest of the charity's beneficiaries at the heart of decision making. Salaries are the most significant expenditure for our service driven charity and therefore the lower end of this range reflects three month salaries for our charitable and support services arm of the organisation. The higher end of the range reflects the need to build a reserve to protect the charity's large Homecare service provision in the event of a sudden loss of funding.

Free reserves at 31 March 2025 fall midway of the target range however the charity's annual budgeting and forecasting processes include financial targets, which have now been in place for a number of years and have supported a gradual replenishment of the charity's reserves. The charity is committed to continually reviewing its income streams and cost base to ensure it balances the need to hold free reserves, meet an increasing need for existing and new services and to ensure we provide competitive remuneration to our staff.

This replenishment of reserves, including designated funds, continued during this last year despite financial pressures from general inflationary increases, in particular the rising cost of employment. The charity continues to be part of Northumberland County Council's Wage Support Scheme for Care at Home which means our Homecare salaries throughout the year have reflected at least the Real Living Wage as set out by the Real Living Wage Foundation.

At their Board meeting in March 2025 the Trustees approved additional transfers to be made to one of the designated reserves that was set up in earlier years. £126,254 (2024: £116,092) continues to be set aside to allow for the continuation of key services to vulnerable customers in the event of a cessation in funding. In an environment where there is ever greater need, rising costs and funding is harder to come by the Trustees wish to hold a reserve which could be used, should the need arise to bridge any gaps until longer term funding is secured. This fund is therefore intended to protect services where, if they were to cease without careful management and wind down we would risk leaving vulnerable older people without the support they need.

The designated renewal fund (IT and Planned Maintenance) has been used and this has provided improvements to our main office, The Round House, bringing it up to a good standard of repair. However, there are further improvements required and a further £60,000 was allocated to bring the renewal fund up to £97,013 (2024: £49,690).

During the March Board meeting, the Trustees approved an additional designated fund of £45,000 created to support the development of new and innovative services, ensuring we continue to adapt and keep pace with the changing needs of our service users.

Over the years the organisation has been fortunate in receiving various legacies, donations and grants to finance some of its activities. These are usually given for specific purposes and are treated as restricted funds in the financial statements. The movement in these funds during the financial year to 31 March 2025 can be seen in the financial statements. Further details on the restricted funds created by donations and legacies can be found at Note 20 to these accounts.

Investment policy and objectives

In accordance with the Articles of Association the Board of Trustees is empowered to invest monies not immediately required for the charity's own purposes in such investments, securities or property that it deems fit, provided that the Board seeks written expert advice from a person of standing who is authorised to give investment advice under the Financial Services Act 1986 or other relevant Legislation.

In recent years, the level of reserves held has not been sufficient to hold long term investments and therefore, the current strategy continues to be to hold reserves on short term deposits managing the best possible return. Following the stabilisation and gradual rebuild of the level of free reserves held by the charity, it is the intention to move an element of these reserves into medium term cash deposits.

AGE UK NORTHUMBERLAND LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Risk and risk management

The Board of Trustees continuously assesses all types of risk to the organisation. The strategic risk register is reviewed at each Board meeting and is an integral part of the strategic planning review process as part of Age UK Northumberland's governance arrangements. This is supplemented by a number of operation risk registers by the Sub-Committees.

The Board receive periodic risk and audit assessments from appropriate external bodies to support its risk management. This includes Age UK Quality Assurance, Health & Safety, Grant Impact Assessments and appropriate regulatory bodies.

Plans for future periods

Plans for future periods include:

- To develop our impact by supporting a greater number of older people across Northumberland
- To increase our impact across Northumberland
- To increase our awareness across the county
- To continue to develop services in line with the needs of our clients
- To listen and act on the needs of the older people that we serve
- To continue to deliver person-centred care and support to our clients

Structure, governance and management

Nature of governing document

Age UK Northumberland was established in September 2010 and is a brand partner of Age UK England, however, the organisation has been in existence since the 1950's.

Age UK Northumberland is a company limited by guarantee and is a registered charity with the Charity Commission. It owns the one and only share of Age UK Northumberland Trading Ltd, which has remained dormant since 1 April 2020. The company is operated by a Board of Trustees. The powers, duties and responsibilities of the Board of Trustees are laid down in the Memorandum and Articles of Association of the company.

Age UK Northumberland aims to provide the well-being of older people in and around Northumberland. It is the ambition of Age UK Northumberland that everyone in later life:

- Can have a reasonable standard of living
- Can enjoy life and feel well
- Can receive high quality health and social care
- Can be comfortable, safe and secure at home
- Can feel valued and able to participate
- Can have their voice heard and influence decisions that affect their lives.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr R McEvoy	(Resigned 10 July 2025)
Ms C L Foster	(Appointed 10 June 2024)
Ms J A Alderson	(Appointed 11 April 2024 and resigned 10 July 2025)
Mr A A Kidd	
Mr R M Francis	
Ms P J Grahamslaw	
Ms A Reynolds	(Resigned 8 December 2025)
Ms A S Brindle	

AGE UK NORTHUMBERLAND LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Recruitment and appointment of Trustees

Applications to become a Trustee are welcomed from any individual who can empathise with the objectives of Age UK Northumberland. Applicants are given full details of the charity and an outline of what is expected of them in their role as a Trustee. They are then interviewed, and Trustees are appointed at the Annual General Meeting (AGM) for an initial period of two years and may be reappointed for up to two further terms of three years each. The Board of Trustees has the power to co-opt Trustees between AGMs but the co-opted Trustee must submit themselves to election at the next AGM.

Organisational structure

The Board of Trustees sets the policy, strategy, direction and governance of the charity. Board meetings take place monthly or quarterly depending on the needs of the charity. Operationally the charity is divided into two services;

- Home Care, care services provided within the home; and
- Charitable Services, funded projects to support older people such as Information, Advice and Befriending.

The Board is supported by a Sub-Committee for each of these services whose members comprise of a minimum of two trustees, in addition to other advisors by invitation.

It is through these Sub-Committees that the Senior Leadership Team engage with Trustees in a constant conversation about current performance and the implications of external factors that may impact the charities sustainability and ability to meet its Objects. The day-to-day operations of the Charity are delegated to The Chief Executive who is supported by the senior leadership team, ensuring the smooth running of all aspects of the Charity.

Induction and training of trustees

Newly appointed Trustee undertake a full induction programme including DBS checks. All Trustees operate in a voluntary capacity and receive no benefits from the Charity. All expenses re-claimed from the charity are set out in the financial statements.

Arrangements for setting key management personnel remuneration

The board, who give their time freely, and did not receive any remuneration in the year, have identified the Key Management Personnel (KMP) of the charity, as noted in the Reference and Administration section. Together with the Board, these KMP are those in charge of directing and controlling, running and operating the activities of the charity on a day-to-day basis. The pay of the KMP is reviewed annually and normally increased in accordance with average earnings. The trustees benchmark against salary levels of other charities and similar organisations within the sector and the region. Pay levels are set using this information together with the budget and forecast information, ensuring that the charity can afford any proposed increases. The Board then agree any uplift to remuneration.

Policy for the employment of disabled persons

Age UK Northumberland welcomes applications for employment from all prospective employees regardless of disabilities. Age UK Northumberland is committed to developing practices that not only meet the requirements of equalities legislation, but which actively promote equality of opportunity and maximise the abilities, skills and experience of all employees. This includes ensuring that employees are managed in an inclusive way, considering individual differences and giving employees the confidence to disclose a disability should they so wish. If an employee discloses that they have a disability, we will engage in a discussion with them to determine training, specialist technology or equipment, for example. In deciding what is reasonable, the practicalities and resources available to Age UK Northumberland are considered.

AGE UK NORTHUMBERLAND LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Statement of trustees' responsibilities

The trustees, who are also the directors of Age UK Northumberland Limited for the purpose 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).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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 judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity 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 charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Auditor

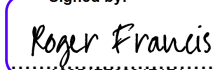
In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.

Signed by:


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Mr R M Francis

Trustee

18 December 2025
Date:

AGE UK NORTHUMBERLAND LIMITED

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF AGE UK NORTHUMBERLAND LIMITED

Opinion

We have audited the financial statements of Age UK Northumberland Limited (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

AGE UK NORTHUMBERLAND LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF AGE UK NORTHUMBERLAND LIMITED

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

AGE UK NORTHUMBERLAND LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF AGE UK NORTHUMBERLAND LIMITED

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the field in which the charity operates, we identified the following areas as those most likely to have a material impact on the financial statements; Care Quality Commission (CQC) and compliance with the UK Companies Act and the Charities Act.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.


Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

AGE UK NORTHUMBERLAND LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF AGE UK NORTHUMBERLAND LIMITED

Signed by:

7CC53DB1D56C4E2
Graham Fitzgerald BA FCA DChA (Senior Statutory Auditor)
for and on behalf of Azets Audit Services

18 December 2025
.....

Chartered Accountants
Statutory Auditor

Bulman House
Regent Centre
Gosforth
Newcastle upon Tyne
NE3 3LS

AGE UK NORTHUMBERLAND LIMITED**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT*****FOR THE YEAR ENDED 31 MARCH 2025*****Current financial year**

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
	Notes				
<u>Income from:</u>					
Donations and legacies	3	161,163	430,553	591,716	477,989
Charitable activities	4	6,214,475	-	6,214,475	6,420,699
Investments	5	15,031	-	15,031	9,175
Total income		<u>6,390,669</u>	<u>430,553</u>	<u>6,821,222</u>	<u>6,907,863</u>
<u>Expenditure on:</u>					
Charitable activities	6	<u>6,204,960</u>	<u>392,592</u>	<u>6,597,552</u>	<u>6,774,269</u>
Net income for the year/ Net movement in funds		185,709	37,961	223,670	133,594
Fund balances at 1 April 2024		<u>931,476</u>	<u>139,771</u>	<u>1,071,247</u>	<u>937,653</u>
Fund balances at 31 March 2025		<u><u>1,117,185</u></u>	<u><u>177,732</u></u>	<u><u>1,294,917</u></u>	<u><u>1,071,247</u></u>

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

AGE UK NORTHUMBERLAND LIMITED**STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT*****FOR THE YEAR ENDED 31 MARCH 2025*****Prior financial year**

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes			
<u>Income from:</u>				
Donations and legacies	3	133,371	344,618	477,989
Charitable activities	4	6,420,699	-	6,420,699
Investments	5	9,175	-	9,175
Total income		6,563,245	344,618	6,907,863
<u>Expenditure on:</u>				
Charitable activities	6	6,450,844	323,425	6,774,269
Gross transfers between funds		(73)	73	-
Net income for the year/ Net movement in funds		112,328	21,266	133,594
Fund balances at 1 April 2023		819,148	118,505	937,653
Fund balances at 31 March 2024		931,476	139,771	1,071,247

AGE UK NORTHUMBERLAND LIMITED**BALANCE SHEET****AS AT 31 MARCH 2025**

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	12	617,215		594,744	
Investments	13	1		1	
			617,216		594,745
Current assets					
Debtors	14	409,272		471,353	
Cash at bank and in hand		1,058,733		914,052	
			1,468,005		1,385,405
Creditors: amounts falling due within one year	15	(710,238)		(791,712)	
Net current assets			757,767		593,693
Total assets less current liabilities			1,374,983		1,188,438
Creditors: amounts falling due after more than one year	16		(80,066)		(117,191)
Net assets			1,294,917		1,071,247
Income funds					
Restricted funds	20	177,732		139,771	
<u>Unrestricted funds</u>					
Designated funds	21	268,267		165,783	
General unrestricted funds		848,918		765,693	
			1,117,185		931,476
			1,294,917		1,071,247

18 December 2025

The financial statements were approved by the Trustees on

Signed by:

Roger Francis

Mr R M Francis

Trustee

Company registration number 03639406

AGE UK NORTHUMBERLAND LIMITED**STATEMENT OF CASH FLOWS****FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from operations	26		220,882		140,935
Investing activities					
Purchase of tangible fixed assets		(57,186)		(73,578)	
Proceeds from disposal of tangible fixed assets		-		3,581	
Investment income received		15,031		9,175	
Net cash used in investing activities			(42,155)		(60,822)
Financing activities					
Repayment of bank loans		(28,520)		(26,271)	
Payment of obligations under finance leases		(5,526)		(5,525)	
Net cash used in financing activities			(34,046)		(31,796)
Net increase in cash and cash equivalents			144,681		48,317
Cash and cash equivalents at beginning of year			914,052		865,735
Cash and cash equivalents at end of year			1,058,733		914,052

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Age UK Northumberland Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is The Round House, Lintonville Parkway, Ashington, Northumberland, NE63 9JZ. Each of the trustees is liable to contribute an amount not exceeding £1 towards the net assets of the charity in the event of liquidation.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The Charity's forecasts and projection for the next twelve months show that the charity should be able to continue in operational existence for that period, taking into account reasonable possible changes in trading performance. The charity has strong positive cash balances and is forecasting for this to continue to be the case. The trustees have stress tested their forecasts, taking into account various scenarios, and remain confident that the uncertainties do not cast significant doubt on the company's ability to continue as a going concern. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Donations and legacies

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

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.

Deferred income

Deferred income represents amounts received for future periods and is being released to incoming resources in the period for which it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Other trading activities

Income from commercial trading activities is recognised as earned (as the related goods and services are provided) and as rental and service charges fall due.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

1.5 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 costs of each activity are made up of the total of 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 a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

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.

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.

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets costing £500 or more are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. Where more than one item is purchased at the same time and the total cost exceeds £500, this may be capitalised.

The charity took advantage of the deemed cost provision on transition to FRS 102.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold buildings	2.5% straight line
Fixtures and fittings	12.5% straight line
Computers	33.3% straight line
Motor vehicles	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Impairment of fixed assets

Buildings were impaired during the year ended 31st March 2010 by £1,527,404. A subsequent valuation report was obtained during April 2015 which did not change this original impairment.

In prior periods, subsequent to impairing the building, the board agreed to calculate depreciation and charge this annually based on the building's original cost. This had the effect of further reducing the Net Book Value of the building below £500k. The board have since agreed (during the year ended 31 March 2021) to revise the depreciation policy to that stated below, which has had the effect of no depreciation being charged on buildings since the 31 March 2021 year end.

The depreciation policy on buildings is changed to; Depreciation will be calculated on the cost of the building at a rate of 2.5% per annum. However, the board will not depreciate the building further once its carrying value is reduced below £500k. The board believe that the residual value of the building will not reduce below £500k, and that all ongoing repairs and maintenance charged to the S.O.F.A during the period reflect the cost of using the building.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

A subsidiary is an entity controlled by the charity. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.12 Leases

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessees. All other leases are classified as operating leases.

Assets held under finance leases are recognised as assets at the lower of the assets fair value at the date of inception and the present value of the minimum lease payments. The related liability is included in the balance sheet as a finance lease obligation. Lease payments are treated as consisting of capital and interest elements. The interest is charged to net income/(expenditure) for the year so as to produce a constant periodic rate of interest on the remaining balance of the liability.

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Donations and legacies	Unrestricted funds		Restricted funds		Total		Unrestricted funds		Restricted funds		Total	
	2025	2025	2025	2025	2025	2025	2024	2024	2024	2024	2024	2024
	£	£	£	£	£	£	£	£	£	£	£	£
Donations and gifts	31,021	-	-	-	31,021	-	30,235	-	-	-	30,235	-
Grants	130,142	430,553	430,553	344,618	560,695	344,618	103,136	344,618	344,618	447,754	447,754	447,754
	161,163	430,553	430,553	344,618	591,716	344,618	133,371	344,618	344,618	477,989	477,989	477,989

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3	Donations and legacies	(Continued)				
	Grants receivable for core activities					
	Age UK National	7,500	-	-	417	127,311
	Armed Forces Covenant Fund	-	11,442	-	-	3,558
	Community Chest	-	2,000	-	-	5,000
	Community Foundation	5,000	-	-	479	56,075
	Sir James Knott Trust	-	9,999	-	-	10,000
	Sporting Force	-	-	-	-	17,857
	National Lottery	-	-	-	-	96,817
	NHS Contracts	28,573	-	-	101,240	101,240
	Hadrian Trust	-	2,000	-	-	3,000
	NCC	27,623	-	-	-	25,000
	2024 Big Give	-	4,434	-	-	-
	A F Veterans	-	18,823	-	-	-
	A2W Capital	-	5,154	-	-	-
	Ageing Well Network	-	3,000	-	-	-
	DWMS (Veterans)	-	3,750	-	-	-
	Garfield Weston	-	30,000	-	-	-
	Green Rigg	-	3,683	-	-	-
	Kellet 24/26	-	19,281	-	-	-
	Kellet Fund	-	3,553	-	-	-
	MM4U 24-26	-	19,994	-	-	-
	More For You	-	12,659	-	-	-
	National Lottery	-	115,216	-	-	-
	NIECP	-	24,925	-	-	-
	2024 Big	-	24,632	-	-	-
	Patient Transport Capital	-	45,366	-	-	-
	Prime Fund	-	4,454	-	-	-
	Prime Social Groups	-	3,142	-	-	-
	Round House Renovation	20,793	-	-	-	-
	Scams prevention	-	37,450	-	-	-
	Sport England	-	9,335	-	-	-

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3	Donations and legacies					(Continued)
	Vulnerable Services	39,838	-	39,838	-	-
	Waiting Well	-	3,802	3,802	-	-
	Other	815	12,459	13,274	1,000	1,000
		130,142	430,553	560,695	344,618	447,754

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

4 Charitable activities

	Charitable Income 2025 £	Charitable Income 2024 £
Day services	151,345	120,374
Domiciliary care	5,901,967	6,172,757
Ancillary trading income	70,092	41,794
Room hire	23,095	39,187
Other income	67,976	46,587
	<u>6,214,475</u>	<u>6,420,699</u>

5 Investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	<u>15,031</u>	<u>9,175</u>

6 Charitable activities

	Charitable Expenditure 2025 £	Charitable Expenditure 2024 £
Staff costs	5,608,726	5,588,006
Depreciation and impairment	34,715	20,198
Other charitable expenditure	671,942	880,434
	<u>6,315,383</u>	<u>6,488,638</u>
Share of governance costs (see note 7)	<u>282,169</u>	<u>285,631</u>
	<u>6,597,552</u>	<u>6,774,269</u>
Analysis by fund		
Unrestricted funds	6,204,960	6,450,844
Restricted funds	392,592	323,425
	<u>6,597,552</u>	<u>6,774,269</u>

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

7 Support costs

	Governance costs £	2025 £	2024 £
Staff costs	253,762	253,762	257,416
Legal and professional fees	9,137	9,137	14,035
Audit and accountancy fees	19,270	19,270	14,180
	<u>282,169</u>	<u>282,169</u>	<u>285,631</u>
Analysed between Charitable activities	282,169	282,169	285,631
	<u>282,169</u>	<u>282,169</u>	<u>285,631</u>

Governance costs includes payments to the auditors of £13,800 (2024- £12,300) for audit fees and £6,070 (2024: £1,880) for non-audit services.

8 Auditor's remuneration

Fees payable to the charity's auditor and associates:	2025 £	2024 £
Audit of the charity's annual accounts	13,800	12,300
Non-audit services		
Taxation compliance services	2,400	1,880
All other non-audit services	3,670	-
Total non-audit fees	<u>6,070</u>	<u>1,880</u>

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration from the charity during the year.

Indemnity insurance of £76 has been incurred in respect of the Trustees (2024: £76). No other trustees have been incurred in the year or prior year.

10 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Employees	<u>242</u>	<u>253</u>

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

10 Employees (Continued)

Employment costs	2025 £	2024 £
Wages and salaries	5,341,795	5,309,377
Social security costs	426,319	432,279
Other pension costs	94,374	103,766
	<u>5,862,488</u>	<u>5,845,422</u>

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£70,001-£80,000	<u>1</u>	<u>1</u>

11 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

12 Tangible fixed assets

	Freehold buildings £	Fixtures and fittings £	Computers £	Motor vehicles £	Total £
Cost					
At 1 April 2024	2,693,369	152,959	257,806	97,462	3,201,596
Additions	-	6,666	5,154	45,366	57,186
	<u>2,693,369</u>	<u>159,625</u>	<u>262,960</u>	<u>142,828</u>	<u>3,258,782</u>
At 31 March 2025	2,693,369	159,625	262,960	142,828	3,258,782
Depreciation and impairment					
At 1 April 2024	2,201,927	128,521	238,434	37,970	2,606,852
Depreciation charged in the year	-	5,367	9,034	20,314	34,715
	<u>2,201,927</u>	<u>133,888</u>	<u>247,468</u>	<u>58,284</u>	<u>2,641,567</u>
At 31 March 2025	2,201,927	133,888	247,468	58,284	2,641,567
Carrying amount					
At 31 March 2025	<u>491,442</u>	<u>25,737</u>	<u>15,492</u>	<u>84,544</u>	<u>617,215</u>
At 31 March 2024	<u>491,442</u>	<u>24,438</u>	<u>19,372</u>	<u>59,492</u>	<u>594,744</u>

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

12 Tangible fixed assets (Continued)

The carrying value of land and buildings comprises:

	2025 £	2024 £
Freehold	491,442	491,442

The charity's building was impaired on 31 March 2010. A subsequent update during April 2015 did not change this impairment. The charity took advantage of the deemed cost provision on the transition to FRS 102.

Had this class of asset been measured on a historical cost basis without the impairment, their carrying amounts would have been £1,953,559 (2024: £1,953,595) without further depreciation.

Included in the above Freehold Land and Buildings net book value is:

Land £65,290

Freehold Buildings £426,152

The trustees have considered the value of the Freehold Land and Buildings above as at the year end and have concluded that the value of these would not be lower than £491,442. They have therefore decided not to depreciate the asset any further.

The net carrying value of tangible fixed assets includes the following in respect of assets held under finance leases or hire purchase contracts. The depreciation charge in respect of such assets amounted to £3,559 (2024 - £4,582) for the year.

	2025 £	2024 £
Motor vehicles	12,382	15,940

13 Fixed asset investments

	Other investments
Cost or valuation	
At 1 April 2024 & 31 March 2025	1
Carrying amount	
At 31 March 2025	1
At 31 March 2024	1

	Notes	2025 £	2024 £
Other investments comprise:			
Investments in subsidiaries	25	1	1

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

14 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	322,444	298,249
Accrued income	43,873	85,423
Prepayments	42,955	87,681
	<u>409,272</u>	<u>471,353</u>

Included in trade debtors are bad debt provisions totalling £3,025 (2024: £3,025).

15 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Bank loans	17	31,227	28,399
Obligations under finance leases	18	5,777	5,526
Other taxation and social security		158,927	162,084
Deferred income	19	76,454	57,125
Trade creditors		39,205	73,972
Other creditors		301,072	329,811
Accruals		97,576	134,795
		<u>710,238</u>	<u>791,712</u>

16 Creditors: amounts falling due after more than one year

	Notes	2025 £	2024 £
Bank loans	17	80,066	111,414
Obligations under finance leases	18	-	5,777
		<u>80,066</u>	<u>117,191</u>

17 Loans and overdrafts

	2025 £	2024 £
Bank loans	111,293	139,813
Payable within one year	31,227	28,399
Payable after one year	80,066	111,414

The bank loan is secured with a fixed charge over the land on the south side of Lintonville Parkway, Ashinton. The loan attracts interest at Bank of England base rate plus 3.5%.

AGE UK NORTHUMBERLAND LIMITED**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**
FOR THE YEAR ENDED 31 MARCH 2025**18 Finance lease commitments**

Future minimum lease payments due under finance leases:

	2025	2024
	£	£
Within one year	5,777	5,526
Within two and five years	-	5,777
	<u>5,777</u>	<u>11,303</u>

The leases are in respect of motor vehicles. All leases are on a fixed repayment basis and no arrangements have been entered into for contingent rental payments.

19 Deferred income

	2025	2024
	£	£
Other deferred income	76,454	57,125
	<u>76,454</u>	<u>57,125</u>

Deferred income is included in the financial statements as follows: deferred income relates to amounts paid for contractual services due in the next financial period.

	2025	2024
	£	£
Deferred income is included within:		
Current liabilities	76,454	57,125
	<u>76,454</u>	<u>57,125</u>
Movements in the year:		
Deferred income at 1 April 2024	57,125	65,925
Released from previous periods	(57,125)	(65,925)
Resources deferred in the year	76,454	57,125
	<u>76,454</u>	<u>57,125</u>
Deferred income at 31 March 2025	<u>76,454</u>	<u>57,125</u>

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

20 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2023 £	Movement in funds			Transfers £	Balance at 1 April 2024 £	Movement in funds			Balance at 31 March 2025 £
		Incoming resources £	Resources expended £				Incoming resources £	Resources expended £		
Vehicles funded by capital grant	-	25,000	(776)	-	-	24,224	-	(5,426)	-	18,798
Community Chest	-	-	-	-	-	-	2,000	(104)	-	1,896
Patient Transport Capital	-	-	-	-	-	-	45,366	(7,032)	-	38,334
A2W Capital	-	-	-	-	-	-	5,154	(143)	-	5,011
Restricted depreciation	-	5,000	(139)	-	-	4,861	-	(834)	-	4,027
CJW Blackett Holiday Fund	95,787	-	(281)	-	-	95,506	-	(2,013)	-	93,493
Big Give 2023 for Dementia	-	9,584	(8,028)	-	-	1,556	-	(1,556)	-	-
Alnwick Friendship Club	2,353	-	-	-	-	2,353	-	-	-	2,353
John Swan Charlton Fund	9,994	-	-	-	-	9,994	-	(261)	-	9,733
Friendship Line	10,371	-	(9,094)	-	-	1,277	-	(1,277)	-	-
2024 Big Give	-	-	-	-	-	-	4,434	(649)	-	3,785
Armed Forces Covenant Fund	-	3,558	(3,558)	-	-	-	11,442	(11,442)	-	-
Garfield Weston Core	-	-	-	-	-	-	30,000	(30,000)	-	-
National Lottery 5 year	-	-	-	-	-	-	56,191	(56,191)	-	-
Kellett Fund	-	26,494	(26,494)	-	-	-	3,553	(3,553)	-	-
More Money for You	-	18,600	(18,600)	-	-	-	12,659	(12,659)	-	-
National Lottery	-	10,000	(10,000)	-	-	-	40,878	(40,878)	-	-
Other Restricted Grants see Table below	-	246,382	(246,455)	73	73	-	218,876	(218,574)	-	302
	118,505	344,618	(323,425)	73	73	139,771	430,553	(392,592)	-	177,732

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

20 Restricted funds (Continued)

Other restricted reserves comprise:

	£	£	£	£	£	£	£	£	£	£	£	£	£
	Balance at 1 April 2023	Incoming Resources resources expended	Transfers	Balance at 1 April 2024	Incoming Resources resources expended	Transfers	Balance at 31 March 2025						
The National Lottery Community Fund RC North East and Cumbria Region	-	86,817	(86,817)	-	-	-	-	-	-	-	-	-	-
Scams Prevention	-	30,897	(30,897)	-	-	37,450	(37,450)	-	-	-	-	-	-
Sporting Force (Veterans)	-	17,857	(17,930)	73	-	-	-	-	-	-	-	-	-
Ventient Sisters	-	8,954	(8,954)	-	-	-	-	-	-	-	-	-	-
Bereavement	-	5,000	(5,000)	-	-	-	-	-	-	-	-	-	-
Scams Awareness	-	9,808	(9,808)	-	-	-	-	-	-	-	-	-	-
Sir James Knott Trust	-	10,000	(10,000)	-	-	9,999	(9,999)	-	-	-	-	-	-
Cost of Living Project	-	36,915	(36,915)	-	-	-	-	-	-	-	-	-	-
Dementia MCST	-	16,442	(16,442)	-	-	-	-	-	-	-	-	-	-
National Lottery I&A	-	-	-	-	-	18,146	(18,146)	-	-	-	-	-	-
NEICP	-	-	-	-	-	24,925	(24,925)	-	-	-	-	-	-
Sports England	-	-	-	-	-	9,335	(9,335)	-	-	-	-	-	-
Kellet 24/26	-	-	-	-	-	19,281	(19,281)	-	-	-	-	-	-
MM4U	-	-	-	-	-	19,994	(19,994)	-	-	-	-	-	-
Patient Transport	-	-	-	-	-	24,632	(24,632)	-	-	-	-	-	-
A F Covenant	-	-	-	-	-	18,823	(18,823)	-	-	-	-	-	-
Other < £5,000	-	23,692	(23,692)	-	-	36,291	(35,989)	-	-	-	-	-	302
Total other restricted funds	-	246,382	(246,455)	73	-	218,876	(218,574)	-	-	-	-	-	302

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

20	Restricted funds	(Continued)
	<p>The specific purposes for which the restricted funds are to be applied are as follows:</p> <ul style="list-style-type: none">- Vehicles Funded By Capital Grant: Capital grant awarded by Northumberland County Council to purchase additional fleet vehicles to assist with access to remote clients in the Coastal area.- Community Chest: Contribution towards gym equipment.- A2W Capital: Providing financial support to help individuals with disabilities or health conditions to access equipment and support.- Patient Transport Capital: Capital grant towards new patient transport vehicle.- CJW Blackett Holiday Fund: To provide events, day trips and holidays for older people in the rural areas of the County.- Big Give 2023 for Dementia: Specific donations received to supplement the costs of our Dementia services.- Alnwick Friendship Group: Interest to be donated to the Alnwick Friendship Club.- John Swan Charlton Fund: A legacy left to Age UK for the benefit of older people in the Bedlington area.- Friendship Line: Specific donations received to supplement the costs of this service.- Armed Forces Covenant Fund: to provide advice, support and friendship to local veterans.- Garfield Weston Core: For supporting the charity's purposes.- National Lottery/National Lottery 5 year: To support continued services for over 50s across Northumberland.- The National Lottery Community Fund RC North East and Cumbria Region: Back to Life, Back to Activity - To provide a range of services for older people across Northumberland, supporting them to live their best life and improve their wellbeing through activities and support including information, advice and advocacy, health and wellbeing classes, social groups and friendship.- Sporting Force (Veterans): A partnership with Age UK North Tyneside to engage and support our older veterans living across North Tyneside and Northumberland.- Sir James Knott Trust: To support the expansion of non-statutory advocacy services.- National Lottery I&A: To expand information and provision of advice.- NECIP: To support recruitment, training and facilitation of volunteer run services in South East Northumberland.- Sports England: To support five new weekly classes, including pilates, yog and dancersise.- Patient Transport: Funding to enable patient transport initiative.- AF Covenant: To grow veteran connections, partnerships and tackle loneliness and isolation.	

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

20	Restricted funds	(Continued)
	<p>Community Foundation Grants:</p> <ul style="list-style-type: none">- EDF Energy Green Rigg Wind Farm Community Benefit: To provide services for older people across the Greenrigg area.- Kellet Fund: To allow the expansion and extension of Friendship and activity groups across Northumberland.- Prime Fund: To provide exercise classes in the community.- Waiting Well: For health and wellbeing support and activities for older people (50+) awaiting/preparing for planned surgery, as part of the NHS Waiting Well/Preparing Well Programme.- EDF Blyth: To support older people living in Blyth through our range of services.- Ventient Sisters: To support older people living in the catchment of the Ventient Sisters and North Streads Windfarm area through our range of services.- Versus Arthritis: To support the reduction in long term impact and aid recovery from the COVID 19 pandemic and the widening of the inequalities in sport and physical activity in older people.- Bereavement: to deliver Bereavement Counselling services.- Kellet 24/26: For extending the work of existing social groups across Northumberland. <p>Age UK National Grants:</p> <ul style="list-style-type: none">- Winter Warmth Programme funded by Centrica: To promote access to benefits checks and energy savings.- Dementia MCST: Age UK - Support for people living with mild to moderate dementia through a programme of Maintenance Cognitive Stimulation Therapy, which is proven to improve mood, cognitive function and memory.- More Money for You: To help people across Northumberland to maximise their income through benefits checks.- Scams Prevention: A two year programme of practical one to one advice and presentations to help build awareness of scams and how to avoid them, funded by Age UK via Lloyds Bank.- MM4U 24-26: Supporting information and advice services.- Scams Awareness: A further two years' worth of funding to build on our Scams Prevention project. Continuing to provide one to one advice and presentations to build awareness of scams and how to avoid them.	

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

21 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2023 £	Resources expended £	Transfers £	Balance at 1 April 2024 £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Vulnerable Projects	60,000	(15,908)	72,000	116,092	(39,838)	50,000	126,254
Renewal Fund (IT and planned maintenance)	60,000	(10,309)	-	49,690	(12,677)	60,000	97,013
New Services Development	-	-	-	-	-	45,000	45,000
	<u>120,000</u>	<u>(26,217)</u>	<u>72,000</u>	<u>165,782</u>	<u>(52,515)</u>	<u>155,000</u>	<u>268,267</u>

Protection of Services for Vulnerable Customers: to provide for the continuation of key services to vulnerable customers in the short term, in the event of a cessation in funding.

Renewal Fund (IT and Planned Maintenance): to support improvements to the office and community space at The Round House.

New Services Development: to support the development of new and innovative services, ensuring we continue to adapt and keep pace with the changing needs of our service users.

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

22	Analysis of net assets between funds	Unrestricted funds	Designated funds	Restricted funds	Total Unrestricted funds	Designated funds	Restricted funds	Total
		2025	2025	2025	2025	2024	2024	2024
		£	£	£	£	£	£	£
	Fund balances at 31 March 2025 are represented by:							
	Tangible assets	617,215	-	-	617,215	594,744	-	594,744
	Investments	1	-	-	1	1	-	1
	Current assets/(liabilities)	311,768	268,267	177,732	757,767	288,139	139,771	593,693
	Long term liabilities	(80,066)	-	-	(80,066)	(117,191)	-	(117,191)
		848,918	268,267	177,732	1,294,917	765,693	139,771	1,071,247

AGE UK NORTHUMBERLAND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

23 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	16,498	38,019
Between two and five years	43,962	50,780
	<u>60,460</u>	<u>88,799</u>

24 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2025 £	2024 £
Aggregate compensation	<u>144,277</u>	<u>158,320</u>

25 Subsidiaries

Details of the charity's subsidiaries at 31 March 2025 are as follows:

Name of undertaking	Registered office	Nature of business	Class of shares held	% Held	
				Direct	Indirect
Age UK Northumberland Trading Limited	The Round House, Ashington, Northumberland, NE63 9JZ	Dormant	Ordinary	100.00	

The subsidiary has been dormant throughout the 2025 and 2024 accounting period and therefore there is no requirement to prepare consolidated accounts.

AGE UK NORTHUMBERLAND LIMITED**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**
FOR THE YEAR ENDED 31 MARCH 2025

26	Cash generated from operations	2025 £	2024 £
	Surplus for the year	223,670	133,594
	Adjustments for:		
	Investment income recognised in statement of financial activities	(15,031)	(9,175)
	Depreciation and impairment of tangible fixed assets	34,715	20,198
	Movements in working capital:		
	Decrease/(increase) in debtors	62,081	(81,615)
	(Decrease)/increase in creditors	(103,882)	86,733
	Increase/(decrease) in deferred income	19,329	(8,800)
	Cash generated from operations	220,882	140,935
27	Analysis of changes in net funds		
		At 1 April 2024 £	Cash flowsAt 31 March 2025 £
	Cash at bank and in hand	914,052	144,681
			1,058,733
	Loans falling due within one year	(28,399)	(2,828)
	Loans falling due after more than one year	(111,414)	31,348
	Obligations under finance leases	(11,303)	5,526
		762,936	178,727
			941,663