



# **Age UK Somerset**

**(a Company Limited by Guarantee)**

## **Report of Trustees and Unaudited Financial Statements for the year ending 31st March 2025**

Company Number: 02717676  
Charity Registered in England and Wales Number: 1015900



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## **Reference and Administrative Details 24/25**

### **Trustees, Members and Directors 2024/2025**

- S. Holt (Chair)
- D. F. Johnson FCA (Treasurer)
- G. Blackshaw
- N. Goswell
- S. Jackson
- J. Samways
- S. Shafie-Pour

### **Chief Executive**

- P. J. Dolan MSc CMgr FCMI (DipM) IRRV

### **Principle Office and Registered Office**

Ash House, Cook Way, Bindon Road, TAUNTON, Somerset TA2 6BJ

### **Solicitor**

Porter Dodson, The Quad, Blackbrook Park Avenue, TAUNTON, Somerset TA1 2PX

### **Independent Examiner**

Chris Trantham FCA, Bishop Fleming Audit Limited, 10 Temple Back, Bristol BS1 6FL



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## Related Parties

Age UK Somerset was an active member of the Age Concern Federation until its demise on 31 March 2011 and has subsequently taken membership of the Age England Association, its successor. In addition, Age UK Somerset has continued to work in active partnership with Age UK and became a Brand Partner with them in October 2010. We are independent charities that govern our own organisations and raise our own funds. We each offer frontline services and share a common purpose: ***To improve the quality of life of all older people.***

Partnership activities during the year have centred around supporting older people through the Networks free to access information and advice service, towards which we are undertaking accreditation to the I&A Quality Programme.

2021/22 Age UK Somerset agreed to receive a sum of £21,423 from The Taunton Cider Charitable Trust. The Trust was set up to aid pensioners of the former Taunton Cider Company who needed some financial help. The Trust transferred the money on the basis that, for a period of 5 years (from March 2022), Age UK Somerset would assess and pay any claims from pensioners. The Trust was subsequently wound up. During 2024/25 assistance was sought of Age UK Somerset and awards were made totalling £3,370. Since the financial year end further claims have been received and processed.

The Charity's wholly owned subsidiary, Age UK Somerset Trading Limited, was established to operate its trading activities. Age UK Somerset Trading Ltd ceased trading on 22 January 2020.

## Administration of the Charity

The Trustees, who are also directors for the purposes of the Companies Act, present their report and the financial statements of the Charity for the year ended 31 March 2025. This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

## Company Status

The Charity is a company limited by guarantee and does not have a share capital. Each member of the company (the Trustees) undertakes to contribute to the assets of the company if it is wound up during the time that he or she is a member, or within one year afterwards, for payment of the debts and liabilities of the company contracted before the time at which he or she ceases to be a member, and of the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributories among themselves, such amounts as may be required not exceeding £1.



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## Our Governing Document

Age UK Somerset is a company limited by guarantee governed by its Memorandum and Articles of Association dated 26th May 1992, which were amended to allow for current governance arrangements and extend the geographical area of benefit on 28th August 2003.

New Memorandum and Articles of Association were adopted on 20th September 2023 to allow Trustees to serve a total of four times three-year terms of office, previously three times three-year terms of office. We are registered as a Charity with the Charity Commission.

The Board of Trustees, which must have a minimum of 5 members, administers the Charity. The Board meets regularly throughout the year and transacts all the main business of the organisation.

The Trustees are volunteers and take no remuneration.

The Trustees form sub-committees when required, for example Finance, and if necessary, officers will determine decisions in between regular meetings and seek ratification at the next regular board meeting.

A Chief Executive is appointed by the Trustees to manage the day to day operations of the Charity. To facilitate effective operations the Chief Executive has delegated authority for all operational matters within the terms of delegation as approved by the Trustees.

## The Trustees

The Trustees, who are also directors of the company for the purposes of company law, are appointed by the members of Age UK Somerset at the Annual General Meeting of the company in accordance with the company's Articles of Association. In addition, the Trustees may appoint persons to fill any casual vacancies which occur during the year and may also co-opt a limited number of additional persons to the Board.

Within our Board of Trustees, we aim to have and recruit a wide range of skills and complimentary specialism, for example, persons from a legal, financial and health background.

At each AGM one third of the Trustees who are subject to retirement by rotation shall retire from office.



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Unless notified in writing by the Trustee, the date of appointment of a new Trustee is taken as the date of resignation of the previous Trustee. The Chair is nominated from existing Trustees where possible, but if there are no interested candidates then this would be advertised externally.

### ***Trustee Induction and Training***

New Trustees undergo an induction session to brief them on their legal obligations under charity and company law as well as providing a broad picture of the activities of the Charity and its policies and procedures.

This is encompassed in a Trustees' Handbook which is regularly updated.

### **Aims and Objectives**

The legal objects of the Charity are to promote the wellbeing of older people within the area of the administrative County of Somerset and the unitary authority area of North Somerset. The Charity has the general aim of contributing to the quality of life of older people within its area of benefit, and this has been embodied within its mission statement.

Our vision for what we want for older people in our area is quite simple:

**That older people, their families and carers, have opportunities and access to information and services that enable them to make choices so that they experience fulfilment and satisfaction in later life.**

Our mission therefore encompasses what we will do to make the vision a reality:

**As an organisation, and working with partner organisations, to provide valued services and promote the wellbeing and independence of older people, in all their diversity, helping them live longer and better.**



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### **The values we seek to promote include:**

- Using the independence of our organisation to direct our business and select our objectives, so that we maximise the independence of the individual.
- Striving to earn the respect of our partners and users as well as respecting the wishes and aspirations of others.
- Seeking to ensure that the lifestyle and circumstances of older people guarantees their dignity at all times.
- Looking to empower older people.
- Celebrating diversity and always offering equality of opportunity.

### **In dealing with each other and with all older people, all staff, trustees and volunteers will demonstrate:**

- Kindness
- Empathy
- Compassion
- Patience
- Care

## **Moving Forward**

The main objectives for the coming period are as outlined in the Age UK Somerset Strategic Plan 2022 -2026 with the overarching strategic themes:

- Maintain and develop our services in response to local needs
- Working in partnership to enhance the vision, mission and values of Age UK Somerset



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- Continually raising the organisation's profile
- Be recognised as an efficient and effective organisation, working for the benefit of older people
- Be a financially sustainable organisation
- Understand the positive difference Age UK Somerset is making to the lives of older people

During the period the trustees have been developing, consulting on and refining a new Corporate Strategy which will be adopted during 2026 and cover the period 2025 to 2032.



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## Our Areas of Activity

The main areas of activity continue to be the delivery of direct services to older people; promoting partnership and co-operation with other organisations concerned about meeting the needs of older people; involving older people in order to ensure that their voices were heard; campaigning and developing new work projects.

The delivery of direct services to older people is at the heart of what the Charity does. All our services are aimed to improve the wellbeing and quality of life of and for older people.

Much of the work in 2024/25 has been about continuing the recovery, and maintenance of service levels which are now considered to be back to the pre-pandemic levels combined with the consolidation and management of expenditure further to the loss of substantial public sector funding in the year to ensure our ultimate services are not impacted. We look to promote the wellbeing benefits that can be achieved by participation in group activity, which has been achieved due to the dedication of staff and volunteers and the value older people have continued to place on Age UK Somerset services.

The Wellbeing Service, whose focus is reducing loneliness and improving emotional, mental and physical wellbeing by creating new friendships and providing enjoyable conversation to brighten the day, continues to grow, and has been considered a main focus of the government scheme of the Household Support Fund.

The Cognitive Stimulation Therapy service (which helps slow down the initial progress of dementia) continues to benefit the community and Age UK Somerset continues to seek external funding to ensure the viability of these sessions can be maintained and to enable the reduction of the cost to participants ensuring the service can be accessible to all.

The charity remains grateful to the many organisations that help fund the work Age UK Somerset does. This enables 7 of the 11 services offered, to be free to the client. Thanks go to the National Lottery Communities fund, Community Council for Somerset, Somerset Community Foundation, Somerset Council, North Somerset Council, Age UK national, The Somerset ICB, the Bristol, North Somerset and South Gloucester ICB's and many others, mentioned elsewhere in this report.

The Charity continued to have a role to play in campaigning on a variety of issues relevant to older people and developed work with Age UK on topics such as winter fuel payments, pension reform and paying for care. This is an area of work that continues to develop.



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## Delivering Public Benefit

All of the activities of Age UK Somerset are aimed at promoting the welfare of older people across Somerset and North Somerset and are designed to provide support and/or activity that enhances our beneficiaries' quality of life.

The impact of our work is demonstrated by the regular and hugely positive feedback received from our service users. This feedback is regularly monitored and is an important component in our constant review and improvement process relating to our service delivery.

The following section of this report shows the scope of our work. The Trustees have had due regard to the Charity Commission guidance on public benefit.

## Our Services

**Information and Advice (I & A)** is delivered throughout Somerset and North Somerset providing older people and their families with information and advice on matters of concern to them, assisting them to make decisions.

This service is primarily delivered from a central office location, which handles the majority of enquiries via the telephone, as well as online enquiries. A small team of community based I & A volunteers take the service to locations across our area making the service accessible to more older people. The central office team also hold regular surgeries throughout the area.



Age UK Somerset helps many vulnerable and elderly people each year who had been victims of scamming and many awareness raising sessions are held to equip people who may be targeted.

The team deal with over 8200 enquiries each year.

Included in this work was the support to clients in applying for benefits totalling £6.1m last year (increase of 23% on the prior year), including Attendance Allowance and



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Disability Living Allowance, with successful claims bringing in an estimated £2.3m into the local economy and having a significant impact on the individuals.

**Ageing Well** is the service that provides older people with opportunities to get together to stay fit and active.

During the year over 4,500 classes were held right across Somerset and North Somerset in dozens of accessible locations.

The classes cover a range of activities from traditional chair-based activities such as Flexercise led by trained Volunteers, to Movement to Music, Yoga and Tai Chi sessions to name a few that are led by paid qualified instructors. A number of activities have been set up specifically to cater for the preferences of older men.



We also run Otago classes, which are specifically tailored to those who wish to "Stay Strong, Stay Steady" via our Falls Prevention services. To help those with mobility issues we also run 'Get Strong, Get Steady'. With our Falls Prevention classes, we believe all older people should have the opportunity to regain/maintain their strength and balance and thereby reduce the risk of slips, trips and falls, Trustees have fully supported this activity while we hope to secure local authority funding in the future.

We continue to ensure all our venues are accessible, safe and in a variety of locations.

**The Toe Nail Cutting Service**, which had been previously part-funded by the Somerset Partnership NHS Foundation Trust, is available to older people with the aim of



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improving their quality of life and mobility, we have seen increasing numbers of clients registered to the service.

Cuts are delivered by trained assistants, mainly in clinic settings across the county, usually four times a year.

This vitally important service caters for some 800 older people.

As some of the cuts are provided in clients own homes we are required to be registered with the Care Quality Commission (CQC) and subject to an annual audit. We are currently rated a 'Good' service by the CQC.



**Our Wellbeing Services** are about combating the loneliness and isolation of older people across Somerset

and North Somerset by improving emotional, mental and physical wellbeing; creating new friendships; providing some enjoyable company and conversation to brighten the day. All wellbeing services are free to access, and incorporate:

**Our Active Befriending Service** matches a trained volunteer to provide one to one support to individuals including encouraging and enabling them to access services and activities in the community whenever possible or simply offering someone to talk to while enjoying the benefits that getting outdoors for a walk and being more active can bring. We also offer a **Befriending Service** to those with mobility limitations providing companionship and a window to the outside world.

**Our Friendly Phone Call service** in partnership with Open Mental Health, is offered for those that suffer mild to moderate depression and anxiety or would appreciate having a regular telephone chat with a friendly volunteer in preference to a face-to-face visit. On average around 165 individuals are supported each month.

**Our Chat and Map service** was introduced with help from the National Lottery. We visit the homes of older people offering a holistic approach to solving a wide variety of issues that may be affecting the quality of life of an older person. Together, we carry out an assessment 'map' of daily life, looking to provide solutions to help make the daily life that much better. Issues uncovered range from struggling with rising bills, feeling isolated and lonely, or having trouble coping in their homes. Solutions may be provided through connections to other elements of the Wellbeing Service, or other Age



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UK Somerset services, occasionally referrals to outside organisations Over 400 older people had a home appointment with the Chat and Map team last year.

**Cognitive Stimulation Therapy** is a service that can help those with a recent diagnosis of dementia, buy some more time. It is non-pharmaceutical intervention and provides a safe space for people to enjoy life now and spend time with others in a similar situation.

## Our Wonderful Volunteers

We have had another very successful year in terms of recruiting and retaining volunteers.

We are proud to have 410 active volunteers as part of our team.

Our volunteers have roles in our Ageing Well, Information & Advice, Chat & Map, Wellbeing services and, Cognitive Stimulation Therapy as well as providing administrative support.

We want to make the volunteers feel appreciated and as part of that process we run a number of 'Thank You' events during Volunteers' Week each June and also in December. The volunteers have indicated they value these. We are grateful to the many business who support this activity through donations of time and facilities.

We also encourage volunteers to give feedback in order for us to improve their experience and our services for the clients that they visit. The Chief Executive fronts regular meetings with volunteers to gain their valuable feedback. We also kept in regular touch by email and our 'Voice' online volunteer magazine.

Whilst it is difficult to calculate, we estimate that each year our volunteers contribute around 50,000 hours helping to make our services both successful and very cost effective. If we apply the minimum wage to the hours they give, this amounts to well over £650,000 and many of the tasks would be valued much higher than the minimum





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wage. The value of this unpaid volunteer time is not able to be recognised in the Financial Statements as stipulated by accounting rules.

The organisation, along with those who benefit directly from the activities they undertake, greatly value the contribution volunteers make to the organisation and to the lives of older people.

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## Quality Marques

The Charity Quality Standards for the Age UK network verify that Age UK and its partners are well-governed and effective organisations committed to the wellbeing of older people, staff and volunteers and to working in partnership with others. The Standards are externally assessed by industry leaders SGS and endorsed by the Charity Commission.

Age UK Somerset has held the Charity Quality Standards since May 2018. During 2023 the Charity successfully underwent inspection of this and retained the CQS quality marque, the next inspection is due during the second half of 2025.

In addition to the above, the Information & Advice service is in the process of attaining the rigorous standard necessary to be awarded the Information & Advice Quality Programme (IAQP).

The Chief Executive is the Registered Care Manager and the organisation is registered to provide 'personal care' by the Care Quality Commission (CQC) in relation to its Toe Nail Cutting service.

The last two assessments by the CQC resulted in Age UK Somerset being given a classification of 'Good'.



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## Risk Management

The Trustees have in place a formal risk management process to assess risks and implement risk management strategies for the Charity and its subsidiary trading company.

This process includes review by Trustees and senior managers.

The process identifies the types of risks faced, prioritises them in terms of likelihood of occurrence and potential impact and identifies the means of mitigating these risks.

Key strategic documents reviewed and continually updated by the organisation include:

- The Business Continuity Plan
- The Strategic Business Plan.

Key risks that are continually monitored by the organisation include:

### Safeguarding Risks

Safeguarding of all our elderly clients, Volunteers and Staff is key for Age UK Somerset. Detailed policies and procedures are regularly reviewed, full training is provided for all our Volunteers and Staff and an 'easy read' procedure guide is provided. We maintain a regular and positive relationship with both the Somerset and North Somerset Safeguarding Boards.

### Threats to Staff & Volunteers' Safety

All staff and volunteers go through an induction process. Relevant policies relating to both financial and personal safety are regularly updated (on a rolling basis) by the Trustees, Chief Executive and Head of Support Services. All policies are available to Volunteers and Staff at all times at Ash House and remotely via The Hub portal.



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### **I.T. Failure**

As with many organisations, both large and small, we rely heavily on I.T. for banking, finance recording, secure data capture etc.

We retain the services of a Devon based company called I.T. Champion to support us in our I.T. infrastructure requirements and regularly discuss with them any improvements we could make.

### **Financial Fraud**

We adhere closely to a Financial Internal Controls policy and accompanying checklist formulated on the recommended Charity Commission templates available on their website, to safeguard the Charity from potential fraudulent acts impacting on our banking and financial processes.

The Risk Management process is reviewed annually and monitored during the year by Trustees.

Relevant Age UK Somerset policies and assessments\* are reviewed by the Board of Trustees on a periodic rolling basis.

\*Each 'Service' has its own risk assessment(s). Each time Age UK Somerset has a new activity or service, a full risk assessment is completed.



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## Financial Review of the Year

### Statement of Financial Activities

Total income from all sources was £948,045 (2024: £1,043,331) a decrease of £95,286 (9.1%) (2024: *increase £103,514 and 11.0%*) from the previous year.

No trading activities were carried out during the year through the Charity's wholly owned subsidiary trading company.

### Balance Sheet

At the year end the Charity's net assets stood at £592,824 (2024: £650,072) of which £281,498 (2024: £218,776) was in restricted funds. Details of the funds and the movements therein are given in Notes 19 and 20 to these accounts.

### Summary

There was an overall deficit of £57,248 (2024: £22,399) an increase in deficit of £34,849 (155.6%) from the previous year.

The financial position of the Charity follows a very difficult period following the pandemic, and its residual impact of local authorities ability to support funding applications. We have been fortunate to secure additional funding to alleviate the gap this has created following successful grant applications to other sources for specific pieces of work to aid cost of living support and falls prevention, also funds available to support the government Household Support Fund initiative.

The Charity's funds balance is presently in excess of the minimum reserves policy requirement and provides a secure basis to facilitate designated project work and to mitigate the anticipated return of the challenge of raising finance to deliver the Charity's work across Somerset and North Somerset in the future.

### Legacies

From time to time the charity is the recipient of bequests, often in the form of legacies.



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We are as always very grateful to those who consider us at this time.

### **Review of Principal Funding Sources**

The Board of Age UK Somerset continues to operate a policy of accessing as diverse and varied a range of funding as possible in order to not become over reliant on any single source and therefore provide income security. The majority of the Charity's funding comes from agreements with organisations that share and wish to support the Charity's aims and objectives. Increasingly this source of funding is subject to cuts, however the recognition of the consistently positive impact our charity's work has on the wellbeing of older people has significantly contributed to a continuation of this financial support. Wherever possible the Charity aims to maintain these funding relationships going forward and is actively seeking to further this objective by working in partnerships with other charitable organisations. Although funders will have their own budget constraints, the Charity still consistently endeavours to forge longer term agreements with funders wherever possible.

The Charity has historically been in receipt of significant levels of income from service fees. The Ageing Well service, has, historically, been a good source of service fee income and in the financial year are operating once again at around £200,000 per annum pre-pandemic levels. Service fees are re-invested in supporting the services as designated funds.

Grants from foundations and trusts, legacies and donations are gratefully received and the Charity is able to recover tax under the Gift Aid scheme from those donations from individuals which qualify.

The charity also receives income from a number of commissioned services. These include TNC, a Cognitive Stimulation Therapy service, Friendly Phone Calls and a Falls Prevention 'Stay Strong, Stay Steady' service.



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## Working Relationships

The Charity is a member of the Age England Association and a Brand Partner of Age UK national.

Those who have enabled us to deliver our charitable objectives during the financial year included:

*Age UK, North Somerset District Council, Pier Health Group, Quartet Community Foundation, ReThink, Somerset Community Foundation, Somerset's Unitary County Council, Community Council of Somerset, the National Lottery Communities fund, St Monica Trust, Burnham & Weston Energy CIC, The Heath and Well Being Board at North Somerset Council and several other generous entities and individuals.*

The Charity would wish to thank all organisations and individuals who have supported its activities during the year.

## Reserves Policy

Reserves are required to temporarily fund any timing gaps between the receipt and spending of income, and to fund future projects. Charity Commission guidelines indicate a requirement for the level of sufficient unrestricted funds not held in fixed assets (free reserves) which should be accumulated over time to provide working capital for the continuation of operations which we consider an appropriate level being a minimum 3 month period (£284,070). The Board has established a policy in fitting with this estimate whereby it considers sufficient unrestricted funds to equally be applied to 12 months budget considerations, any contractual obligations that are likely to materialise in the event of the Charity wholly or partly ceasing operations and to provide the funding of anticipated capital expenditure (£225,111).

At 31 March 2025 the free reserves held in Unrestricted Funds amounted to £294,703 (2024: £423,007). This figure is arrived at by taking the total value of the Unrestricted Funds £298,010 (2024: £431,297) less the value of fixed assets £3,307 (2024: £8,290).

Whilst it may not always be achievable, a remaining surplus of free reserves allows sufficient cover for income loss risk, the negative financial impact of unexpected adverse events and facilitating funding for further new opportunities whilst maintaining present financial controls.



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## **Investment Policy**

The Board has the power to invest the Charity's assets as it sees fit. However, its present policy is not to have investments unless necessary to accumulate for an identified project, where the aim would be to invest in a manner consistent with the objectives and timing of the project. No such investments are presently held.

Reserves are placed on interest bearing deposit. These are split between the Charity's principal bankers Santander Corporate Banking, NatWest and the CCLA Charities Official Investment Fund (COIF) - Charities Deposit Fund. Funds are deposited to make best use of the Financial Services Compensation Scheme (FSCS), which protects deposited balances up to £85,000, since the year end a change in portfolio management has been actioned to support this protection.

## **Plans for the Future Period**

The Charity is fully engaged with the Integrated Care Boards of both Somerset and North Somerset.

This includes working as part of the Somerset and North Somerset neighbourhood initiatives, social prescribing across the VCSE (Voluntary, Community & Social Enterprise) sector and the 'prevent' agenda in respect of mental health issues and reducing the time older people are in hospital.

The Charity has successfully established itself as a key and willing partner with other VCSE organisations across both of its areas. This has enabled various VCSE proposals being heard and acted upon.



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## Statement of Trustees' Responsibilities

The Trustees (who are also directors of Age UK Somerset for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the director's report) and the financial statements in accordance with 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).

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 charitable company and of 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 these consistently,
- Observe the methods and principles in the Charities SORP,
- Make judgements and accounting estimates that are reasonable and prudent,
- State whether applicable UK Accounting Standards 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 maintaining proper accounting records, which 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 in the



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United Kingdom governing the preparation and dissemination of financial statements  
may differ from legislation in other jurisdictions.

Approved by the Board of Trustees

on..... 01 October 2025 .....and signed on its behalf by:

A handwritten signature of Steve Holt.

Steve Holt

A handwritten signature of David Johnson.

David Johnson

Stephen Holt

David Johnson FCA

Chairman

Treasurer

Age UK Somerset

Age UK Somerset



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## Independent Examiner's Report to the Trustees of Age UK Somerset (‘the Charity’)

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2025.

### **RESPONSIBILITIES AND BASIS OF REPORT**

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

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

### **INDEPENDENT EXAMINER'S STATEMENT**

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Charity 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).



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**Independent Examiner's Report to the Trustees of Age UK Somerset  
(‘the Charity’)**

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.

Signed:

A handwritten signature in black ink that reads "Chris Trantham".

Dated: 7 October 2025

Chris Trantham FCA  
**BISHOP FLEMING AUDIT LIMITED**  
10 Temple Back  
Bristol  
BS1 6FL



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**Statement of Financial Activities**  
**(including Income and Expenditure Account)**  
**for the year ended 31 March 2025**

	Note	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
		Funds	Funds	Funds	Funds	Funds	Funds
		2025			2024		
<b>Income:</b>							
Donations, gifts & legacies	2	100,288	400	100,688	75,692	2,500	78,192
Investment income	3	24,895	-	24,895	28,062	-	28,062
		125,183	400	125,583	103,754	2,500	106,254
Income from charitable activities:							
Services	4	348,087	-	348,087	267,548	-	267,548
Grants & contracts	5	20,951	444,080	465,031	61,820	597,709	659,529
Other	6	9,344	-	9,344	10,000	-	10,000
		603,565	444,480	948,045	443,122	600,209	1,043,331
<b>Expenditure:</b>							
Charitable activities	7	685,741	319,552	1,005,293	684,331	381,399	1,065,730
		685,741	319,552	1,005,293	684,331	381,399	1,065,730
<b>Net (expenditure)/ Income for the year before transfers</b>		(182,176)	124,928	(57,248)	(241,209)	218,810	(22,399)
Transfers		48,889	(48,889)	-	127,701	(127,701)	-
<b>Net movement in funds</b>		(133,287)	76,039	(57,248)	(113,508)	91,109	(22,399)
Fund balances 1 April		431,297	218,775	650,072	544,805	127,666	672,471
Fund balance 31 March		298,010	294,814	592,824	431,297	218,775	650,072



AGE UK SOMERSET  
(Company Limited by Guarantee)

**Balance Sheet**  
**as at 31 March 2025**  
**Company Registration Number: 02717676**

	Notes	2025	2024
		£	£
<b>Fixed assets:</b>			
Tangible assets	14	3,307	8,294
Investments	15	2	2
		<hr/> 3,309	<hr/> 8,296
<b>Current assets:</b>			
Debtors	16	36,740	87,732
Cash at bank and in hand		<hr/> 606,324	<hr/> 605,133
		<hr/> 643,064	<hr/> 692,864
<b>Net current assets</b>		<hr/> 646,373	<hr/> 701,160
<b>Liabilities:</b>			
Creditors falling due within one year	17	53,549	51,088
<b>Total assets less current liabilities</b>	25	<hr/> 592,824	<hr/> 650,072
<b>Net assets</b>		<hr/> 592,824	<hr/> 650,072
<b>The funds of the Charity</b>			
<b>Unrestricted Funds:</b>			
General funds		299,992	316,356
Designated funds		<hr/> 11,336	<hr/> 114,941
		<hr/> 311,328	<hr/> 431,297
<b>Restricted funds</b>		281,496	218,775
<b>Total Charity Funds</b>		<hr/> 592,824	<hr/> 650,072



AGE UK SOMERSET  
(Company Limited by Guarantee)

**Balance Sheet**  
**as at 31 March 2025 (continued)**  
**Company Registration Number: 02717676**

The Company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the Company to obtain an audit of their financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for:

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

The financial statements have been prepared in accordance with the provisions of part 15 of the Companies Act 2006 relating to the small companies regime.

Approved by the Board for issue on 01 October 2025..... and signed on its behalf by:

A handwritten signature of Steve Holt.

S Holt  
Chair

A handwritten signature of David Johnson.

D F Johnson FCA  
Treasurer



AGE UK SOMERSET  
(Company Limited by Guarantee)

**Statement of Cashflows**  
**for the year ended 31 March 2025**

		<b>2025</b>	<b>2024</b>
	<b>Notes</b>	<b>£</b>	<b>£</b>
<b>Cashflows from operating activities:</b>			
Net movement in funds for the year (as per Statement of Financial Activities)		(57,248)	(22,399)
Adjustments to cash flows from non-cash items			
Depreciation	<b>14</b>	5,563	5,850
Investment income	<b>3</b>	(24,895)	(28,062)
		<hr style="border-top: 1px solid black;"/>	<hr style="border-top: 1px solid black;"/>
		(76,580)	(44,611)
Working capital adjustments:			
Decrease in debtors	<b>16</b>	50,991	(47,501)
Increase in creditors	<b>17</b>	2,462	(13,609)
		<hr style="border-top: 1px solid black;"/>	<hr style="border-top: 1px solid black;"/>
<b>Net cash generated from operating activities</b>		(23,127)	(105,721)
<b>Cashflows from investing activities:</b>			
Interest from investments	<b>3</b>	24,895	28,062
Acquisitions of tangible assets	<b>14</b>	(576)	(9,922)
		<hr style="border-top: 1px solid black;"/>	<hr style="border-top: 1px solid black;"/>
<b>Net cash from investing activities</b>		<b>24,319</b>	<b>18,141</b>
<b>Change in cash &amp; cash equivalents in reporting period</b>			
		1,191	(87,580)
Cash & cash equivalents at the beginning of the reporting period		605,133	692,713
		<hr style="border-top: 1px solid black;"/>	<hr style="border-top: 1px solid black;"/>
<b>Cash &amp; cash equivalents at the end of the reporting period</b>		<b>606,324</b>	<b>605,133</b>



AGE UK SOMERSET  
(Company Limited by Guarantee)

## Notes to the Financial Statements for the year ended 31 March 2025

### **1 Accounting Policies**

The principal accounting policies adopted in the preparation of the financial statements are as follows:

#### **1.1 Basis of preparation and assessment of going concern**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statements 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 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.

Age UK Somerset meets the definition of a public benefit entity under FRS 102.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless stated otherwise within these notes.

#### **1.2 Legal status of the Charity**

The Charity is a company limited by guarantee and has no share capital. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity. As at 31 March 2024 there were 7 members. The company is incorporated in England and Wales.

Registered office: refer to page 3 Reference and Administrative Details 24/25.

#### **1.3 Investments in Subsidiary Undertakings**

Investments in subsidiary undertakings are measured at cost and reviewed annually for impairment. On the basis that the subsidiary is not material to the group, consolidated accounts have not been prepared.

#### **1.4 Income**

##### **Income from generated funds:**

Income is included in the Statement of Financial Activities when the Charity is legally entitled to the income, it is probable the income will be received and the amount can be measured reliably. The following specific policies are applied to particular categories of income.

Income from donations and gifts is recognised in the year in which they are receivable.

For legacies, entitlement is taken as the earlier of the date that either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate.



AGE UK SOMERSET  
(Company Limited by Guarantee)

## Notes to the Financial Statements for the year ended 31 March 2025

### 1 Accounting Policies (continued)

#### **Income from generated funds (continued):**

Receipt of legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution. Where legacies meet the criteria for income recognition but have not been received at the balance sheet date they are recognised in legacy income and other debtors. Where legacies have been notified to the Charity or the Charity is aware of the granting of probate and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income from investments is recognised when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

#### **Income from charitable activities:**

Income from grants, contracts and government grants is recognised when the Charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Where no conditions are attached to grants they are recognised within *donations, gifts and legacies*. Where conditions relating to performance of services are attached i.e. contracts, grant income is recognised in *charitable activities grants and contracts* within the Statement of Financial Activities.

Where grant income is received in advance of conditions being met, which are outside of the Charity's control, income is deferred within *creditors: grants received in advance* until grant conditions are met. Where grant income has not been received and conditions have been met in the year, income is accrued within other debtors.

Income from services and other income from charitable activities are recognised in the period in which the Charity is entitled to receipt, it is probable that economic benefits will flow to the Charity and the amount can be reliably measured.

### 1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing to that expenditure, it is probable that settlement will be required and the obligation can be measured reliably. All expenditure is recognised on the accruals basis.

Expenditure on charitable activities comprises 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 costs of an indirect nature necessary to support them.



AGE UK SOMERSET  
(Company Limited by Guarantee)

## Notes to the Financial Statements for the year ended 31 March 2025

### **1 Accounting Policies (continued)**

See 1.6 below for details on support and governance cost allocations. Grants payable are recognised within charitable activities when a constructive obligation arises resulting in the payment being unavoidable.

#### **1.6 Allocation of support costs and governance costs**

Support costs are those functions that assist the work of the Charity but do not directly undertake charitable activities. Support costs include premises costs, finance, personnel, payroll and governance costs, which support the charities activities. These costs are allocated across the various charitable activities.

Support staff costs are allocated on the basis of staff allocated time. Other support costs such as premises costs are allocated on the basis of pro rata staff full time equivalents. Governance costs are not allocated to charitable activities as these costs are retained within head office central activity.

#### **1.7 Pension costs**

The Charity make contributions to defined contribution pension schemes on behalf of employees, which involves payment of contributions into employees' personal pension schemes. The assets of these schemes are held separately from the group in independently administered schemes. The amount included in the Statement of Financial Activities represents the contributions payable to the schemes in respect of the accounting period. Amounts are allocated between unrestricted and restricted funds based on time spent by staff.

#### **1.8 Operating leases**

The Charity classifies the lease of property and office equipment as operating leases as title and risks and rewards of ownership are retained by the lessor. Rentals are charged on the straight line basis over the term of the lease through the profit and loss account.

#### **1.9 Tangible fixed assets**

Where purchased, fixed assets are stated at purchase costs plus incidental expenses of acquisition. Where donated, fixed assets are stated at estimated market value on acquisition. Depreciation is charged in respect of fixed assets and is calculated to write off the cost of the assets, less estimated residual value, over their expected useful economic lives as follows:

Computer equipment - straight line over 3 years  
Other equipment - straight line over 3 years

Fixed assets are normally capitalised where the value of an asset or group of related assets exceeds £1,000.



AGE UK SOMERSET  
(Company Limited by Guarantee)

## Notes to the Financial Statements for the year ended 31 March 2025

### **1 Accounting Policies (continued)**

#### **1.10 Cash and cash equivalents**

Cash and cash equivalents include cash and short term highly liquid investments that are readily convertible to a known amount of cash and subject to an insignificant risk of change in value.

#### **1.11 Grants received in advance**

Deferred income is included within creditors: grants received in advance in the Balance Sheet and comprises grant income received in advance of the provision of charitable activities where grant conditions outside the Charity's control have not been met. Deferred income is recognised within income in the Statement of Financial Activities when the recognition conditions for income from grants, contracts and government grants are met, typically when the grant conditions are met.

#### **1.12 Financial instruments**

The Charity only has financial assets and liabilities that qualify as basic financial instruments including bank balances, cash, debtors and creditors. Basic financial instruments are initially recognised at transaction price and subsequently amortised cost.

#### **1.13 Taxation**

The Company is a registered charity and is therefore not liable to corporation tax or capital gains tax to the extent that its income and gains are applicable to charitable purposes only. Value added taxation is not recoverable by the Company and is therefore included in the relevant costs in the Statement of Financial Activities. The Charity subsidiary is not VAT registered and unable to recover Value Added Tax and therefore it is included within the relevant costs in the Statement of Financial Activities.

#### **1.14 Fund accounting**

General Funds are unrestricted funds, which are available for use at the discretion of the Board in furtherance of general objectives of the Charity and which have not been designated for other purposes. Designated Funds comprise unrestricted funds that have been set aside by the Board for particular purposes. The aim and use of each designated fund is set out in the notes to the accounts. Restricted Funds are to be used for specific purposes as laid down by the donor.

#### **1.15 Critical accounting estimates and judgements**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The resulting accounting estimates will, by definition, seldom equal the related actual results.



AGE UK SOMERSET  
(Company Limited by Guarantee)

## Notes to the Financial Statements for the year ended 31 March 2025

### 1 Accounting Policies (continued)

The Trustees are of the opinion that there are no estimates, assumptions and management judgements that carry a significant risk of material adjustments to the carrying amounts of assets and liabilities within the next financial year.

#### 1.16 Donated services

In accordance with the Charities SORP (FRS 102), any unpaid general volunteer time is not recognised in the financial statements.

### 2 Donations, gifts & legacies

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£	£	£	£
<b>Donations, gifts &amp; legacies</b>						
Donations and gifts	70,745	400	71,145	41,692	2,500	44,192
Legacies	29,543	-	29,543	34,000	-	34,000
	<b>100,288</b>	<b>400</b>	<b>100,688</b>	<b>75,692</b>	<b>2,500</b>	<b>78,192</b>

The Charity benefits greatly from the involvement and support of its many volunteers, details of which are given in our Trustees' Annual report. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts.



AGE UK SOMERSET  
(Company Limited by Guarantee)

**Notes to the Financial Statements**  
**for the year ended 31 March 2025**

**3 Investment income**

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£	£	£	£
<b>Investment income</b>						
Interest receivable	24,895	-	24,895	28,062	-	28,062

**4 Income from charitable activities – Income from services**

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£	£	£	£
<b>Income from charitable activities -</b>						
<b>Income from Services</b>						
Ageing Well						
Somerset	118,043	-	118,043	94,180	-	94,180
Ageing Well North						
Somerset	78,005	-	78,005	56,376	-	56,376
Falls Prevention						
Somerset	58,983	-	58,983	40,018	-	40,018
Falls Prevention						
North Somerset	16,327	-	16,327	12,040	-	12,040
Information Advocacy						
	-	-	-	100	-	100
Toenail Cutting						
	59,215	-	59,215	40,534	-	40,534
Mental Wellness						
Support	16,750	-	16,750	24,300	-	24,300
Wellbeing Groups						
	764	-	764	-	-	-
	348,087	-	348,087	267,548	-	267,548



AGE UK SOMERSET  
(Company Limited by Guarantee)

**Notes to the Financial Statements**  
**for the year ended 31 March 2025**

**5 Income from charitable activities – Grants and contracts**

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£	£	£	£
<b>Income from charitable activities - Grants and contracts</b>						
Local Authorities	-	189,918	189,918	30,000	306,222	336,222
NHS Somerset and NHS						
North Somerset	-	27,000	27,000	-	62,605	62,605
the National Lottery						
Community fund	-	33,333	33,333	-	113,738	113,738
Other grants	1,000	174,329	175,329	4,100	54,444	58,544
Age UK Grants	18,751	7,500	26,251	27,720	35,900	63,620
Surviving Winter	1,200	12,000	13,200	-	24,800	24,800
	<b>20,951</b>	<b>444,080</b>	<b>465,031</b>	<b>61,820</b>	<b>597,709</b>	<b>659,529</b>

**6 Income from charitable activities – Other income**

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£	£	£	£
<b>Income from charitable activities - Other income</b>						
Age UK brand partnership	7,500	-	7,500	10,000	-	10,000
Other income	1,844	-	1,844	-	-	-
	<b>9,344</b>	<b>-</b>	<b>9,344</b>	<b>10,000</b>	<b>-</b>	<b>10,000</b>



AGE UK SOMERSET  
(Company Limited by Guarantee)

**Notes to the Financial Statements**  
**for the year ended 31 March 2025**

**7 Expenditure on charitable activities**

Expenditure on charitable activities	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	2025			2024		
	£	£	£	£	£	£
Staff costs	501,618	59,027	560,645	500,333	82,636	582,969
Volunteer expenses	(213)	12,614	12,401	(758)	13,990	13,232
Travel	-	25,318	25,318	-	32,064	32,064
Recruitment	-	-	-	-	68	68
Premises costs	(1,917)	11,868	9,951	(2,179)	12,423	10,244
Communication and office costs	(1,748)	8,274	6,526	(1,774)	19,370	17,596
Service related costs	73,147	37,427	110,574	66,244	36,454	102,698
Grants payable	10	-	11,320	11,320	-	29,130
Governance costs	9	36,184	-	36,184	41,112	-
Other costs	(197)	2,075	1,878	(50)	6,028	5,978
	606,874	167,923	774,797	602,928	232,163	835,091
<b>Support costs</b>						
General office	14,170	67,365	81,535	9,445	77,113	86,558
Senior management	14,348	31,035	45,383	12,800	30,618	43,418
Finance	(762)	31,871	31,109	(652)	24,041	23,389
Combined services	37,939	21,358	59,297	48,898	17,464	66,362
Income generation	13,172	-	13,172	10,912	-	10,912
	685,741	319,552	1,005,293	684,331	381,399	1,065,730

Expenditure in relation to services which generate fee income has been deemed to fall part of the unrestricted fund (previously considered to be part of the restricted fund), in order for the note to remain consistent the comparative figures have been amended.



AGE UK SOMERSET  
(Company Limited by Guarantee)

**Notes to the Financial Statements**  
**for the year ended 31 March 2025**

**7 Expenditure on charitable activities (continued)**

Support costs relate to those costs which are not directly attributable to the charitable activities and are apportioned by the Board on the following basis:

<u>Support cost</u>	<u>Basis of apportionment</u>
General office	Pro rata to staff full time equivalents
Senior management	Allocated on time
Finance	Allocated on time
Combined services	Allocated on time
Income generation	Allocated on time

**8 Independent examination remuneration**

	2025	2024
	£	£
<b>Independent examination remuneration</b>		
Independent examination fee	3,944	4,136
Accounting services	672	6,984
Bookkeeping	-	-
	<hr/> <u>4,616</u>	<hr/> <u>11,120</u>

**9 Governance costs**

	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	Funds	Funds	Funds	Funds
			2025			2024
	£	£	£	£	£	£
<b>Governance costs</b>						
Independent examination fee	3,944	-	3,944	4,136	-	4,136
Accounting services	2,976	-	2,976	6,984	-	6,984
Bookkeeping	29,224	-	29,224	28,372	-	28,372
Legal fees	40	-	40	1,620	-	1,620
	<hr/> <u>36,184</u>	<hr/> <u>-</u>	<hr/> <u>36,184</u>	<hr/> <u>41,112</u>	<hr/> <u>-</u>	<hr/> <u>41,112</u>



AGE UK SOMERSET  
(Company Limited by Guarantee)

**Notes to the Financial Statements  
for the year ended 31 March 2025**

**10 Grants payable**

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£	£	£	£
<b>Grants payable</b>						
Surviving Winter	-	7,950	7,950	-	29,130	29,130
Taunton Cider Trust	-	3,370	3,370	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	-	11,320	11,320	-	29,130	29,130

**11 Trustee directors**

None of the Trustee Directors (or any persons connected with them) received any remuneration during the year (2024: *none*). No expenses were reimbursed to Trustee Directors (2024: *none*). No donations were received from the Trustee Directors during the year (2024: *none*).

**12 Wages and salaries**

	2025	2024
	£	£
<b>Wages and salaries</b>		
Wages and salaries	662,283	673,529
Employer National Insurance	32,814	35,019
Employer Pension	29,866	30,260
Other staff costs	2,575	5,942
	<hr/>	<hr/>
	727,538	744,750
<b>Presented with expenditure as follows:</b>		
Expenditure on charitable activities:		
Staff costs	560,645	582,968
Support costs allocated	166,893	161,782
	<hr/>	<hr/>
	727,538	744,750



AGE UK SOMERSET  
(Company Limited by Guarantee)

## Notes to the Financial Statements for the year ended 31 March 2025

### **12 Wages and salaries (continued)**

One individual employee was paid over £60,000 (2024: 1).

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

	2025	2024
	£	£
Charitable activities	16	19
Governance	1	1
	<hr/> <hr/> 17	<hr/> <hr/> 20

The average head count during the year was 62 (2024: 60).

The key management personnel is identified as the Chief Executive Officer. The total employee benefits, inclusive of pension and social security costs, of the key management personnel of the Charity were £68,449 (2024: £66,418).

### **13 Defined contribution pension scheme**

The Charity makes contributions to pension schemes on behalf of employees, which involves payment of contributions into employees' personal pension schemes. The pension cost charge for the year represents contributions payable by the Charity to the scheme and amounted to £29,866 (2024: £30,260).

Contributions totalling £2,750 (2024: £4,971) were payable to the scheme at the end of the year and are included in other creditors.



AGE UK SOMERSET  
(Company Limited by Guarantee)

**Notes to the Financial Statements  
for the year ended 31 March 2025**

**14 Tangible assets**

	Computers	Other Equipment	Total
	£	£	£
<b>Cost</b>			
As at 01/04/24	33,172	10,911	44,082
Additions	576	-	576
Disposals	-	989	989
As at 31/03/25	<u>33,748</u>	<u>9,922</u>	<u>43,670</u>
<b>Depreciation</b>			
As at 01/04/24	31,492	4,296	35,789
Charge for year	2,256	3,307	5,563
Eliminated on disposals	-	989	989
As at 31/03/25	<u>33,748</u>	<u>6,614</u>	<u>40,362</u>
<b>Net book value</b>			
As at 31/03/25	<u>-</u>	<u>3,307</u>	<u>3,307</u>
As at 31/03/24	<u>1,679</u>	<u>6,614</u>	<u>8,294</u>



AGE UK SOMERSET  
(Company Limited by Guarantee)

**Notes to the Financial Statements  
for the year ended 31 March 2025**

**15 Investments**

	2025	2024
	£	£
Age UK Trading Limited	2	2
Ordinary shares of £1 each		
	<hr/> <hr/>	<hr/> <hr/>
	2	2

Age UK Somerset Trading LTD (Company Registration Number: 03847089) was incorporated on 23 September 1999 as a wholly owned trading subsidiary of Age UK Somerset. The parent charity holds 100% of the issued share capital and 100% of the voting rights of the subsidiary trading company.

The trading subsidiary gift aids any taxable profits to Age UK Somerset annually under the Gift Aid Scheme. The trading subsidiary ceased trading on 22 January 2020. Registered office: refer to page 3 Reference and Administrative Details 21/22

The assets and liabilities were as follows:

	2025	2024
	£	£
Current assets	2	2
Current liabilities	-	-
 Total net assets	2	2
Called up share capital	2	2
Retained Earnings	-	-
 	2	2



AGE UK SOMERSET  
(Company Limited by Guarantee)

**Notes to the Financial Statements  
for the year ended 31 March 2025**

**16 Debtors**

	<b>2025</b>	<b>2024</b>
	£	£
Trade debtors	2,584	6,156
Other debtors	27,683	75,519
Prepayments	6,473	6,057
	<hr/> <u>36,740</u>	<hr/> <u>87,732</u>

**17 Creditors - Amounts falling due within one year**

	<b>2025</b>	<b>2024</b>
	£	£
Trade creditors	6,620	6,707
Other creditors and accruals	31,615	36,166
PAYE Income Tax & National Insurance	10,011	8,213
Deferred income	5,301	-
Amounts due to group undertakings	2	2
	<hr/> <u>53,549</u>	<hr/> <u>51,088</u>

**18 Grants received in advance**

	<b>2025</b>	<b>2024</b>
	£	£
Balance as at 1 April	-	10,082
Allocated in year	-	(10,082)
Received in year	-	-
Balance as at 31 March	<hr/> <u>-</u>	<hr/> <u>-</u>



AGE UK SOMERSET  
(Company Limited by Guarantee)

**Notes to the Financial Statements  
for the year ended 31 March 2025**

**19 Statement of funds – for the year ended 31 March 2025**

	Balance				Balance 31 March 2025
	1 April 2024		Income	Expenditure	
	£	£	£	£	
<b>Restricted funds</b>					
Ageing Well Somerset	-	10,056	42,008	31,952	-
Ageing Well North Somerset	5,612	23,640	15,934	-	13,318
Falls Prevention Somerset	31,578	-	14,749	(16,829)	-
Falls Prevention North Somerset	16,417	27,000	16,343	(27,074)	-
Mental Wellness (CST)	-	10,000	21,305	11,305	-
Toe Nail Cutting	-	-	18,955	18,955	-
Befriending Somerset	-	25,000	918	-	24,082
Active Befriending Somerset	-	7,000	3,108	(3,424)	468
Active Befriending North Somerset	30,550	15,014	3,482	-	42,082
Friendly Phone Calls	24,871	115,023	15,526	(36,921)	87,447
Information & Advice	64,474	59,014	44,478	(33,188)	45,822
Chat & Map Service	11,703	107,000	23,606	(36,275)	58,822
the National Lottery Community fund - RC South West Region	-	33,333	69,608	36,275	-
North Somerset Projects	1,654	-	8,389	6,735	-
Mendip & Wells	9,823	-	9,823	-	-
Taunton Cider Trust	21,423	-	3,370	-	18,053
Surviving Winter	670	12,000	7,950	-	4,720
Volunteers	-	400	-	(400)	-
<b>Total restricted funds</b>	<b>218,775</b>	<b>444,480</b>	<b>319,552</b>	<b>(48,889)</b>	<b>294,814</b>



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**Notes to the Financial Statements  
for the year ended 31 March 2025**

**19 Statement of funds for the year ended 31 March 2025 (continued)**

	Balance			Balance 31 March 2025
	1 April 2024	Income	Expenditure	
	£	£	£	£
<b>Unrestricted funds</b>				
Designated				
Ageing Well Somerset	-	121,278	132,061	10,783
Ageing Well North Somerset	-	80,375	56,688	(23,687)
Falls Prevention Somerset	-	60,080	101,632	41,552
Falls Prevention North Somerset	-	16,607	48,538	31,931
Mental Wellness (CST)	-	19,377	48,246	28,869
Toe Nail Cutting	-	59,215	55,000	(4,215)
Befriending Somerset	15,530	3,500	7,884	-
Active Befriending Somerset	-	4,394	7,818	(3,424)
Active Befriending North Somerset	-	95	-	-
Friendly Phone Calls	-	3,000	39,921	36,921
Information & Advice	-	35,412	68,600	33,188
Chat & Map Service	55	40	-	-
Surviving Winter	-	-	-	-
Volunteers	-	600	43,052	42,452
IT Hardware renewals	26,000	-	-	(26,000)
IT Infrastructure development	73,356	-	-	(73,356)
North Somerset & Somerset Services	-	-	-	-
<b>Total designated funds</b>	<b>114,941</b>	<b>403,973</b>	<b>609,440</b>	<b>101,862</b>
General	316,356	99,592	76,301	(52,973)
<b>Total unrestricted funds</b>	<b>431,297</b>	<b>503,565</b>	<b>685,741</b>	<b>48,889</b>
<b>Total funds</b>	<b>650,072</b>	<b>948,045</b>	<b>1,005,293</b>	<b>-</b>
				<b>592,824</b>



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## Notes to the Financial Statements for the year ended 31 March 2025

### **19 Statement of funds for the year ended 31 March 2025 (continued)**

#### **Statement of funds – Restricted funds detail**

- Ageing Well Somerset is the service that provides older people with opportunities to get together to stay fit and active. It is a highly successful project funded by service fee income, fundraising and grants from Age UK's Cost of Living Response and other bodies. It has been running for several years to promote healthy lifestyles, improved mobility and mental wellness benefits for older people, with activity classes organised across Somerset. £12,904 has been transferred to restricted funds from wider Ageing Well designated funds. £19,048 has been utilised from general funds to cover the shortfall in the service expenditure in the year.
- Ageing Well North Somerset is the same service as Ageing Well Somerset, funded by service fee income, contracts with North Somerset Council and grants from Age UK's Cost of Living Response and other bodies.
- Falls Prevention Somerset is the provision of exercise classes tailored specifically to individuals who have been referred as in need of falls prevention. Stay Strong Stay Steady in Somerset has historically been delivered under contract with Somerset County Council, during the year it has been fully funded internally and is also a fee income service. £16,829 has been transferred to offset designated expenditure of this service.
- Falls Prevention North Somerset is the same service as Ageing Well Falls Prevention Somerset. It has been funded on a grant basis by BNSSG ICB following a successful pilot scheme commissioned by Pier Health Group in an earlier period and is also a fee income service. £27,074 has been transferred to offset designated expenditure of this service.
- Mental Wellbeing Support currently encompasses two service provisions. Firstly, Age UK Somerset's involvement in the Somerset-wide Open Mental Health partnership, within which Age UK Somerset has been commissioned and funded by Rethink to provide a Friendly Phone Calls support service in Somerset for older clients who are suffering mild to moderate mental health difficulties. The partnership consists of 10 VCSE organisations working in tandem with Somerset NHS Foundation Trust to provide a 'no wrong door' access to mental health service across the county. Funding from the government's Household Support Fund has also been diverted to support this activity. £36,921 has been transferred to offset designated expenditure of this service. Secondly the provision of an income fee service called Cognitive Stimulation Therapy (CST), proven to be beneficial in the early stages of dementia in older people. During this financial year our CST provision was supported by funding from Quartet Community Foundation and supported internally. The CST service covers Somerset and North Somerset. £11,305 has been utilised from general funds to cover the shortfall in the service expenditure in the year.



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## Notes to the Financial Statements for the year ended 31 March 2025

### **19 Statement of funds for the year ended 31 March 2025 (continued)**

- Toenail Cutting provides a basic toenail cutting service via a network of community-based clinics. It is funded by service fee. It is available to older people living in Somerset with the aim of improving their quality of life and mobility. This service has also been registered with the Care Quality Commission (CQC) to enable a small-scale domiciliary service to be provided to housebound older people. The service is recognised as a 'Good' service under CQC inspection rules. £4,215 has been transferred to restricted funds from the designated funds of this service. £14,740 has been utilised from general funds to cover the shortfall in the service expenditure in the year.
- Befriending Somerset is a service aimed at helping to combat loneliness and isolation across Somerset and North Somerset. Funding in this financial year was in the main by way of grants and donations from local Charitable Trusts (for the area of Somerset only).
- Active Befriending Somerset is a service very much follows the research carried out by the NHS in recognising that any form of movement can only be beneficial to individuals. The service thus provides both companionship and gentle movement through walking. It is often referred to as our 'Walk and Talk' service, which is funded by grants from other charitable trusts. During the year we secured grant funding to help establish some new Wellbeing Activity Groups, which were introduced at the end of the year. £3,424 has been transferred to offset designated expenditure of this service
- Active Befriending North Somerset is the same service as Active Befriending Somerset, funded by contracts with North Somerset Council, and grants from other charitable trusts.
- Information & Advice provides online and telephone access to up to date information on older people's issues and provides advice on services that are available in Somerset and North Somerset, helping older people to make informed decisions. It was funded during the year through grants from organisations including Community council for Somerset, North Somerset Council and grants from other bodies. There is some service fee income in relation to donations given after successful attendance allowance claims. £33,188 has been transferred to offset designated expenditure of this service.
- Chat & Map Service is a project which is essentially a free to the user programme offering a holistic approach to solving the issues that may be affecting the quality of life of an older person, this starts with a chat to help map what daily life is like for individuals and ends with solutions to make daily life better. Funded by Community Council of Somerset and other charitable trusts, funding from the government's Household Support Fund has also been diverted to support this activity. £36,275 has been transferred to the restricted funds of the National Lottery Communities fund. This project incorporates:



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## Notes to the Financial Statements for the year ended 31 March 2025

### **19 Statement of funds for the year ended 31 March 2025 (continued)**

- The National Lottery Communities fund – RC South West Region is a project whose aim is to support older people maintain independence and wellbeing through the use of holistic assessment that may identify specific issues that will lead to more specific outcomes such as reduced anxiety levels, improved wellbeing and social interactions, improved living conditions and nutrition levels, and an increase in activities and movement and balance. £36,275 has been transferred from the restricted funds of the Chat & Map Service.
- North Somerset Projects had historically been created as a specific fund to identify a range of activities requiring support and grant funded by North Somerset Council and/or the Bristol, North Somerset and South Gloucestershire Clinical Commissioning Group (BNSSG). The objectives of this are now incorporated within each applicable service activity. £6,735 has been utilised from general funds to cover the shortfall in the service expenditure in the year.
- A ringfenced donation from the Estate of Mr RG Patterson for the benefit of Mendip & Wells Area has now been fully used during the year to support existing services in the area. Taunton Cider Trust was set up to enable former employees, who suffer financial hardship, to apply for and receive some small financial help. The trustees, all of whom are now well along in years, closed the trust and transferred the remaining finances and grant giving responsibilities to Age UK Somerset in March 2022. It was agreed by trustees that the fund would remain as a restricted fund for the period on 5 years from the date of transfer from the trust, at which time it would be at the discretion of Age UK Somerset as to how any remaining funds would be distributed. During the year four applications were reviewed and approved, since the year end further applications have been successfully processed.
- Surviving Winter is a small grant giving programme with funds provided by Somerset Community Foundation to support older people in Somerset experiencing fuel poverty in winter. Funds provided by the St Monica Trust similarly supported those in North Somerset. There is a small management fee involved.
- Volunteers restricted fund relates to specific grants or donations directly attributable to events hosted to show our appreciation of our volunteers, this includes participation in 'Volunteers Week' and other ad-hoc events during the year. £400 was transferred to offset designated expenditure of the service.



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## Notes to the Financial Statements for the year ended 31 March 2025

### **19 Statement of funds for the year ended 31 March 2025 (continued)**

#### **Statement of funds – Designated funds detail**

- Ageing Well Somerset includes unrestricted service fee income of £118,043 received from the service and donated income of £3,235. £10,783 has been transferred from wider Ageing Well designated funds.
- Ageing Well North Somerset includes unrestricted service fees income of £78,005 received from the service and donated and other income of £2,370. £23,687 of the designated fund has been transferred to offset expenditure of the wider Ageing Well service.
- Falls Prevention Somerset includes unrestricted service fees income of £58,983 received from the service and donated and other income of £1,097. £16,829 of the restricted fund has been transferred to offset designated expenditure of this service. £24,723 has been utilised from general funds to cover the shortfall in the service expenditure in the year.
- Falls Prevention North Somerset includes unrestricted service fees income of £16,327 received from the service and donated income of £280. £27,074 of the restricted fund has been transferred to offset designated expenditure of this service. £4,858 has been utilised from general funds to cover the shortfall in the service expenditure in the year.
- Mental Wellness Support includes unrestricted service fees income of £16,750 from the Cognitive Stimulation Therapy service and donations of £2,627. £28,869 has been utilised from general funds to cover the shortfall in the service expenditure in the year.
- Toenail Cutting includes unrestricted service fees income of £59,216 received from the service, £4,215 has been transferred to offset restricted expenditure of this service.
- Befriending Somerset includes unrestricted donated income of £3,500.
- Active Befriending Somerset includes unrestricted donated and service fee income of £4,394. £3,424 of the restricted fund has been transferred to offset designated expenditure of this service.
- Active Befriending North Somerset includes unrestricted donated income of £95.
- Friendly Phone Calls includes unrestricted donated income of £3,000. £36,921 of the restricted fund has been transferred to offset designated expenditure of this service.
- Information & Advice includes unrestricted grants, donated, other and service income of £35,412. £33,188 of the restricted fund has been transferred to offset designated expenditure of this service.



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**Notes to the Financial Statements  
for the year ended 31 March 2025**

**19 Statement of funds for the year ended 31 March 2025 (continued)**

**Statement of funds – Designated funds detail (continued)**

- Chat and Map Service includes unrestricted donated income of £40.
- Surviving Winter fund received no unrestricted income during the year.
- Volunteers includes unrestricted grant income of £500 and unrestricted donated income of £100 to help support and maintain the network of Age UK volunteers to provide a range of activities with the community. £400 has been transferred from restricted funds of this service. £42,052 has been utilised from general funds to cover the shortfall in the service expenditure in the year.
- IT Hardware renewal funding requirements had been designated for the replacement of computer and mobile phone items at the end of their useful life. £26,000 has been released to the General Fund as this provision is not considered a requirement at the present time.
- IT Infrastructure development funding requirements had been designated for the following areas of the organisation: Finance, Human Resources, Cloud Telephony and other support processes software £73,356 has been released to the General Fund as this provision is not considered a requirement at the present time.



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**Notes to the Financial Statements**  
**for the year ended 31 March 2025**

**19 Statement of funds for the year ended 31 March 2024**

	Balance				Balance 31 March 2024	
	1 April		Expenditure	Transfers		
	2023	Income				
	£	£	£	£	£	
Restricted funds						
Ageing Well Somerset	-	62,192	48,705	(13,487)	-	
Ageing Well North						
Somerset	-	48,968	30,571	(12,785)	5,612	
Falls Prevention Somerset	-	102,622	10,124	(60,920)	31,578	
Falls Prevention North						
Somerset	12,856	39,400	16,505	(19,334)	16,417	
Mental Wellness (CST)	-	18,900	26,123	7,223	-	
Toe Nail Cutting	-	23,205	16,194	(7,111)	-	
Befriending Somerset	-	-	858	858	-	
Active Befriending						
Somerset	3,342	1,200	5,135	593	-	
Active Befriending North						
Somerset	7,498	35,123	6,460	(5,611)	30,550	
Friendly Phone Calls	-	51,444	11,442	(15,131)	24,871	
Information & Advice	-	130,850	61,092	(5,284)	64,474	
North Somerset (SCAMS)	-	15,018	19,312	4,294	-	
Chat & Map Service	51,020	-	8,062	(31,255)	11,703	
the National Lottery						
Community fund - RC						
South West Region	1,041	41,487	73,783	31,255	-	
North Somerset Projects	5,486	-	3,832	-	1,654	
Mendip & Wells	25,000	-	14,171	(1,006)	9,824	
Taunton Cider Trust	21,423	-	-	-	21,423	
Surviving Winter	-	29,800	29,130	-	670	
<b>Total restricted funds</b>	<b>127,667</b>	<b>600,209</b>	<b>381,399</b>	<b>(127,701)</b>	<b>218,775</b>	



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**Notes to the Financial Statements  
for the year ended 31 March 2025**

**19 Statement of funds for the year ended 31 March 2024 (continued)**

	Balance				Balance 31 March 2024	
	1 April		Expenditure	Transfers		
	2023	Income				
£	£	£	£	£	£	
Unrestricted funds						
Designated						
Ageing Well Somerset	-	97,385	146,611	49,226	-	
Ageing Well North Somerset	815	57,599	73,483	15,069	-	
Falls Prevention Somerset	-	40,070	101,996	61,926	-	
Falls Prevention North Somerset	9,266	12,040	40,640	19,334	-	
Mental Wellness (CST)	2,213	24,405	79,435	52,817	-	
Toe Nail Cutting	-	40,557	51,831	11,274	-	
Befriending Somerset	16,388	-	-	(858)	15,530	
Active Befriending Somerset	150	3,610	9,088	5,328	-	
Active Befriending North Somerset	125	3,550	9,286	5,611	-	
Friendly Phone Calls	-	3,000	18,131	15,131	-	
Information & Advice	6,946	11,174	23,404	5,284	-	
North Somerset (SCAMS)	-	585	-	(585)	-	
Chat & Map Service	30	25	-	-	55	
Surviving Winter	-	-	-	-	-	
Volunteers	-	30,305	42,670	12,365	-	
IT Hardware renewals	26,000	-	-	-	26,000	
IT Infrastructure development	80,000	-	-	(6,644)	73,356	
North Somerset & Somerset Services	331	-	-	(331)	-	
<b>Total designated funds</b>	<b>142,264</b>	<b>324,304</b>	<b>596,575</b>	<b>244,947</b>	<b>114,941</b>	
General	402,541	118,817	87,756	(117,246)	316,355	
<b>Total unrestricted funds</b>	<b>544,805</b>	<b>443,122</b>	<b>684,331</b>	<b>127,701</b>	<b>431,297</b>	
<b>Total funds</b>	<b>672,471</b>	<b>1,043,331</b>	<b>1,065,730</b>	<b>-</b>	<b>650,072</b>	



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**Notes to the Financial Statements**  
**for the year ended 31 March 2025**

**20 Analysis of net assets between funds**

	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	2025	Funds	Funds	2024
	£	£	£	£	£	£
Tangible fixed assets	3,308	-	3,308	8,295	-	8,295
Net current assets	294,702	294,814	589,516	423,002	218,775	641,777
	<u>298,010</u>	<u>294,814</u>	<u>592,824</u>	<u>431,297</u>	<u>218,775</u>	<u>650,072</u>

**21 Operating leases**

The following amounts were charged to the Statement of Financial Activities during the year:

	2025	2024
	£	£
Operating leases	<u>30,180</u>	<u>30,180</u>



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**Notes to the Financial Statements  
for the year ended 31 March 2025**

**22 Commitments**

At 31 March 2025 the Charity had total commitments under non-cancellable operating leases and service contracts expiring as follows:

	<b>Land and buildings</b>	
	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Less than one year	11,370	34,027
Between two and five years	-	11,342
	<hr/>	<hr/>
	11,370	45,369
	<b>Other</b>	
	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Less than one year	1,512	1,512
Between two and five years	2,232	3,744
	<hr/>	<hr/>
	3,744	5,256