REGISTERED COMPANY NUMBER: 02666602 (England and Wales)
REGISTERED CHARITY NUMBER: 1008195

Report of the Trustees and

Financial Statements for the Year Ended 31 March 2026

for

INDIVIDUAL CARE SERVICES

BK Plus Audit Limited
59-61 Charlotte Street
St Pauls Square
Birmingham
West Midlands
B3 1PX

INDIVIDUAL CARE SERVICES

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for the Year Ended 31 March 2026

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INDIVIDUAL CARE SERVICES

Report of the Trustees
for the Year Ended 31 March 2026

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2026. The trustees have adopted the provisions of 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).

This annual report contains a Director's Report as required by Company Law.

OBJECTIVES AND ACTIVITIES

The objects of the charity is to provide support in the community for adults with a primary diagnosis of learning disabilities, Autism, physical disabilities and mental health difficulties. Our skills and expertise also extend to the secondary needs of individuals we support; this often includes sensory needs and behaviours that may challenge.

The support is provided through multiply streams, this includes long-term residential care homes, community-based domiciliary care service, Supported living services and day opportunities.

As a registered provider with the CQC, we provide personal care to the highest standards. Our focus is removing the barriers between those we support and the communities they live in, developing our supported living services across the Midlands to meet that objective and promoting independence.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity undertakes.

STRATEGIC REPORT

Achievements and performance

The charity's primary objective remains to ensure the stability, sustainability, and ongoing viability of its existing services while identifying opportunities for future growth, development, and enhancement through investment in both the people we support and our workforce.

At the beginning of the 2025-2026 financial year, the Board of Trustees and the Chief Executive Officer (CEO) undertook a comprehensive review of the organisation's business plan and financial forecasts. Following this review, the overall strategic direction of the charity remained unchanged. Financial performance during 2025-2026 continued the positive trajectory established since 2020-2021, delivering sustained year-on-year growth and reinforcing the organisation's long-term financial stability. The achievement of a modest surplus during the year provides a solid foundation from which to progress future strategic objectives.

Given the success achieved against the existing Business Plan (2020-2026), the Trustees and CEO concluded that many of its objectives had been met or exceeded. Consequently, a new strategic Business Plan covering the period 2026-2030 has been developed to guide the next phase of the charity's growth and development.

Responding to Sector Challenges

The 2025-2026 financial year presented several significant external challenges affecting the social care sector. In particular, increases to the National Living Wage continued to place pressure on pay structures across the industry, narrowing the differential between frontline and management salaries. This has created recruitment and retention challenges for management positions and has impacted motivation across the sector.

In response, ICS has remained committed to maintaining competitive remuneration for managers to attract, develop, and retain high-quality leadership within the organisation.

The anticipated increase in National Insurance contributions, combined with the reduction in employer allowance thresholds, has had a significant financial impact. To mitigate these pressures while safeguarding service quality, the organisation implemented a range of operational measures, including tighter controls on overtime and a strategic shift towards a more flexible workforce model with an increased proportion of part-time employees.

As in previous years, local authority fee uplifts have not fully matched rising operating costs, reducing the margin available for future expansion. Early indications suggest that this trend is likely to continue into 2026-2027. While ICS remains financially resilient and is better positioned than many smaller providers to absorb some of these pressures, the organisation will continue to identify and implement efficiencies to ensure long-term sustainability.

Workforce Development and Strategic Partnerships

A key achievement during the year was the successful establishment of a strategic partnership with LDA Support Ltd. This collaboration has significantly reduced reliance on agency staffing, helping to improve continuity of care, strengthen recruitment oversight, and reduce the financial impact associated with temporary staffing arrangements.

The partnership provides access to bank staff trained to ICS standards through the organisation's established training platform, while also benefiting from HR support services managed by ICS. Early results demonstrate reduced agency usage, improved consistency of care, enhanced recruitment assurance, and greater workforce flexibility. Alongside this initiative, ICS has continued its transition away from the use of zero-hours contracts.

Supporting employee wellbeing remains a priority. The organisation has continued to promote a healthy work-life balance by reducing excessive overtime opportunities where appropriate. This approach has delivered benefits both in reducing National Insurance liabilities and in enhancing the overall quality and consistency of care provided to clients.

Organisational Development

ICS has continued its programme of organisational transformation and development. This has included management restructuring, service reviews, and strategic evaluation of future service provision. The organisation remains committed to maintaining agility and responsiveness within a rapidly evolving social care environment, recognising that adaptability will be critical to long-term success.

Transition from Residential Care

Over recent years, demand for residential care services within the region has continued to decline. ICS has not received requests for new residential placements for a considerable period, reflecting wider changes in commissioning priorities and service user preferences.

Following Warwickshire County Council's provider retendering process in 2024, ICS elected not to rejoin the framework and made the strategic decision to gradually exit the residential care sector.

The organisation has instead chosen to focus investment and resources on Supported Living services, which now form a significant and growing part of its portfolio. This strategic shift will enable ICS to support more individuals while building upon its established reputation for delivering high-quality, person-centred care. Future investment will focus on developing quality housing opportunities and expanding community-based support services that promote independence, inclusion, and positive outcomes.

Closure of 60 Ward Grove

Throughout 2025-2026, 60 Ward Grove continued to face operational challenges, including management turnover, recruitment difficulties, and funding pressures. These factors impacted service continuity and quality, resulting in the service maintaining a "Requires Improvement" rating from the Care Quality Commission (CQC).

However, quality assurance visits undertaken by Warwickshire County Council demonstrated measurable improvements resulting from sustained senior leadership support and intervention. Despite these improvements, the significant resources required to stabilise the service continued to place considerable demands on the wider leadership team and limited the organisation's ability to pursue broader strategic objectives.

Following careful consideration, the Board of Trustees determined that closure of the service represented the most responsible course of action for the long-term interests of the charity and the people it supports. The home successfully closed in September 2025, with all residents safely and appropriately supported to transition to alternative placements.

The Trustees wish to formally acknowledge the exceptional leadership, dedication, and professionalism demonstrated throughout this process by David Hartley, Chief Executive Officer, and Kayleigh Holdom, Head of Service. Working closely with families, local authorities, and stakeholders, they ensured that each transition was carefully planned and managed with sensitivity and compassion.

While the decision to close the service was among the most difficult faced by the Trustees in recent years, it was undertaken with the best interests of both the individuals supported and the wider organisation in mind.

Supporting Quality of Life

The Trustees remain committed to enhancing the quality of life of the individuals supported by ICS. Recognising the importance of leisure, independence, and meaningful experiences, the organisation will continue to make its holiday property in Wales available to clients for the foreseeable future.

Although the property currently operates at a financial deficit, the Trustees consider it a valuable resource that enriches the lives of those supported by the charity while also representing a long-term asset. To maintain appropriate operational separation, the property continues to be managed independently by Ardenfield Ltd, ensuring it remains a holiday accommodation facility rather than a respite care service.

Community Engagement

As part of its commitment to community engagement and raising awareness of the charity's work, ICS continues to support local initiatives, including sponsorship of community flower displays and Christmas lights. These activities help strengthen the organisation's presence within local communities and reflect its commitment to social responsibility.

Quality Assurance and Continuous Improvement

Quality remains central to ICS's values and service delivery. During the year, the organisation further enhanced its quality assurance framework through the continued use of independent external expertise. What began as an inspection process has evolved into a structured mentoring and development programme featuring monthly audits and support sessions designed to strengthen service management capability.

This initiative has successfully supported managers in identifying opportunities for continuous improvement and exceeding regulatory expectations. During 2026-2027, the programme will develop further into a comprehensive third-party review and recommendation process focused on leadership and service development.

Investing in People

Despite continuing financial pressures, the Trustees remain committed to investing in the workforce. The organisation recognises that retaining skilled and committed employees is essential to delivering high-quality care.

During the year, ICS continued to enhance its employee offering through a range of initiatives, including the successful implementation of condensed working weeks for office staff, improved staff welcome packages, and the introduction of branded clothing for managers and office personnel. These initiatives have been positively received and have contributed to strengthening organisational culture and employee engagement.

While pay competitiveness remains important, ICS increasingly seeks to complement financial rewards with broader wellbeing and development opportunities. Continued growth in the client base will help spread operational costs and support future investment in both staff and services.

Business Support and Operational Efficiency

The Trustees continue to review how best to utilise resources and maintain operational efficiency. Core support functions, including payroll, pension administration, and accountancy services, remain outsourced, providing cost-effective access to specialist expertise while avoiding unnecessary overheads.

Similarly, property management services for the Wales holiday accommodation continue to be outsourced, delivering flexibility and operational efficiency. These arrangements remain subject to regular review to ensure they continue to represent best value.

The organisation is also monitoring emerging sector discussions regarding the separation of care provision and tenancy management. While ICS currently maintains clear separation and compliance through internal processes, the potential future outsourcing of tenancy management services remains under consideration.

Growth and Future Development

ICS continues to maintain strong relationships with commissioners and key stakeholders to support sustainable service growth and ensure a consistent pipeline of referrals.

A significant milestone during the year was the acquisition and development of a new property in South Warwickshire designed to support six individuals. In addition to providing high-quality accommodation, the site offers future opportunities for the development of a specialist day service aimed at enhancing outcomes and opportunities for those supported by the organisation.

This investment also strengthens the organisation's ability to expand into neighbouring areas, including Worcestershire, supporting the long-term ambitions outlined within the new 2026-2030 Business Plan.

Training and Workforce Competency

The organisation remains committed to ensuring that all staff receive the training and development required to deliver safe, effective, and person-centred care.

Following a comprehensive review of training systems, ICS successfully implemented a structured and consistent learning framework that provides robust recording, monitoring, and evidence of staff competency. This system continues to perform effectively and supports compliance with regulatory and commissioning requirements.

Training is delivered through a blended learning approach incorporating online learning, classroom-based sessions, practical resources, webinars, and local authority training opportunities. Managers are increasingly undertaking Train the Trainer qualifications, helping to reduce external training costs while enhancing organisational capability.

The Trustees recognise that investment in learning and development not only strengthens service quality but also supports career progression, staff engagement, and workforce retention.

This commitment extends to third-party personnel engaged through strategic partnerships. Through its collaboration with LDA Support Ltd, ICS is able to ensure that temporary and bank staff receive training aligned with the organisation's standards, helping to maintain consistently high levels of care across all services.

Financial review

Individual Care Services (ICS) does not actively seek donations, either monetary or in kind. All revenue is generated through contracts with Local Authorities and Health Authorities or directly from service users in the form of 'Direct Payments'.

All surplus funds are currently being used to modernise the properties and expand the property portfolio of ICS, with the renovation and expansion of the portfolio, ICS is able to offer more services to more clients. As a result of this strategic change, the trustees consider the most appropriate level of free reserves should be not less than £400,000.

The charity has again met its financial objectives in accordance with its corporate planning initiatives and goals. Total income for 2025 - 2026 is £6,989,915 compared to £6,536,462 in the previous year, a growth of over £400,000.

The net income this year was £293,572 compared to £390,885 in the previous year. Taking into account the challenges surrounding recruitment and subsequent need for agency, alongside the other challenges as outlined previously, the generation of £293,572 surplus is considered a successful year for ICS. The on going development if ICS and investment in people and property made in 2025 - 2026 will enhance ICS' reputation and ability to serve the communities it works in.

Despite planned expenditure, the balance sheet and financial resources has continued to increase in line with the Charity's corporate plan and objectives. As of 31st March 2026, the charity's net assets amounted to £6,921,117 compared to £6,627,545 as of 31st March 2025.

Under the Charity's Memorandum and Articles of Association the Board of Trustees has the power to invest as it thinks fit any monies not immediately required. The Trustees will continue to invest in its people, new property and client focused services.

ICS' utilisation of the facility of mortgages will continue in the coming years to support growth and capitalise on the asset value of the property portfolio it has.

The Board of Trustees investment policy is to ensure it has cash reserves to cover 3 months expense whilst facilitating forced sales of owned property if needed. It is noted however that in the event that the organisation had a significant reduction in revenue, its staffing costs would also reduce at a comparable ratio. The Trustees continue to review and update this policy, on a regular basis. Due to the current financial situation and investment uncertainty Individual Care Services has £400,000 in cash held on account with Lloyds Bank Plc. Over the coming years, ICS will allow this to grow steadily to £700,000.00 to reflect its growing staff team.

Principal risks and uncertainties

ICS has conducted a review of the major risks to which the charity is exposed. A risk register has been established and is updated regularly. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. External risks to funding have led to the development of a strategic plan which will allow for the diversification of funding and activities. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, clients and visitors to ICS. There is a consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

Report of the Trustees
for the Year Ended 31 March 2026

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is a company limited by guarantee. The company is registered under the Charities Act, number 1008195. The members of the board of trustees are non-executive directors of the charitable company and its trustees for the purposes of company law. They are elected in accordance with the provision of the Articles of Association and meet at least quarterly. A senior management team is appointed by the board of trustees to advise on policy and to manage the day-to-day operations of the charity. Individual Care Services (ICS) is governed by the Memorandum and Articles of Association, dated 1 November 1991, as amended on 29 March 2000. These articles are reviewed on a regular basis.

The Trustees, who are also the directors for the purpose of company law, and who served during the year were:

Mr A H Crompton
Mr A A Crompton
Mr M Hartley
Mr G A Smith
Mrs F B Smith
Miss R Thorpe
Mr S Ward (resigned 24 November 2025)
Mrs J Potts (resigned 24 November 2025)
Miss E L Vines (appointed 21 January 2026)

David Hartley has continued to show solid growth within the organisation, led the organisation through digitisation and supported the Trustees to make difficult decisions. David continues to seek ways to not just meet the clients ICS supports needs, but to truly enhance their lives. David delivered a significant amount of growth in 2024 - 2025 of 9.2% with a surplus (including capital investment) of 7%. David continues to drive the organisation in modernisation, sustainability and social responsibility. David has the full support of the board of trustees and continues to work towards the growth of the charity focusing on the core values of ICS.

Trustees are elected at the AGM of the Charity and all members of the Charity are entitled to vote. Any co-opted trustee is required to resign and stand for election at the next AGM. All trustees undergo an individual induction process and are presented with a personal comprehensive induction pack, which includes Charity Commission videos and publications. The Trustees are able to confirm that they have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
02666602 (England and Wales)

Registered Charity number
1008195

Registered office
25 Alcester Road
Studley
Warwickshire
B80 7LL

Trustees
Mr A H Crompton
Mr A A Crompton
Mr M Hartley
Mr G A Smith
Mrs F B Smith
Miss R Thorpe
Miss E L Vines

Chief Executive Office and Secretary to the Board
Mr David Hartley

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors
BK Plus Audit Limited
59-61 Charlotte Street
St Pauls Square
Birmingham
West Midlands
B3 1PX

Solicitors
Band Hatton Button
Earlsdon Park
53-55 Butts Road
Coventry
West Midlands
CV1 3BH

Accountants
J E Johnson Limited
61 Charlotte Street
St Pauls Square
Birmingham
B3 1PX

Bankers
Lloyds
19 Church Green East
Redditch
B98 8BZ

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Individual Care Services for the purposes of company law) are responsible for preparing the Report of the Trustees 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. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued
In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS
The auditors, BK Plus Audit Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on ...17 August 2026... and signed on the board's behalf by:



.....
Mr A A Crompton - Trustee

Report of the Independent Auditors to the Members of Individual Care Services

Opinion

We have audited the financial statements of Individual Care Services (the 'charitable company') for the year ended 31 March 2026 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (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 2026 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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 charitable company'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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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 the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Report of the Independent Auditors to the Members of Individual Care Services

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where 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.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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.

Our 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 a Report of the Independent Auditors 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our commercial knowledge and experience of the charity and sector in which they operate;

- we obtained an understanding of the legal and regulatory frameworks applicable to the Charity and the sector in which it operates. We determined that the following laws and regulations were most significant: The Charities Act 2011 and the Charities SORP (FRS 102) (effective 1 January 2019) and compliance with Care Quality Commission standards.

- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and considering available audit information.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and

- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;

- tested journal entries to identify unusual transactions; and

- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

-agreeing financial statement disclosures to underlying supporting documentation;

- enquiring of management as to actual and potential litigation and claims.

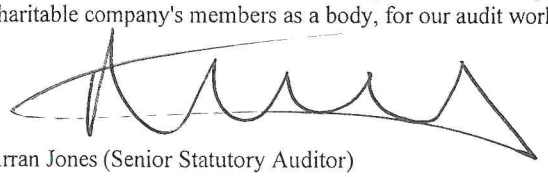
There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to the Members of Individual Care Services

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 auditors' 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.



Arran Jones (Senior Statutory Auditor)
for and on behalf of BK Plus Audit Limited
59-61 Charlotte Street
St Pauls Square
Birmingham
West Midlands
B3 1PX

Date: 17/2/2026

INDIVIDUAL CARE SERVICES

Statement of Financial Activities for the Year Ended 31 March 2026

	Notes	2026 Unrestricted funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM			
Charitable activities	3		
Residential care		1,165,553	1,432,309
Domiciliary care		5,824,362	5,104,153
Investment income	2	-	82
Total		6,989,915	6,536,544
EXPENDITURE ON			
Charitable activity care cost	4	6,696,343	6,145,659
NET INCOME		293,572	390,885
Other recognised gains/(losses)			
Gains/(losses) on revaluation of fixed assets		-	(68,221)
Net movement in funds		293,572	322,664
RECONCILIATION OF FUNDS			
Total funds brought forward		6,627,545	6,304,881
TOTAL FUNDS CARRIED FORWARD		6,921,117	6,627,545

The notes form part of these financial statements

INDIVIDUAL CARE SERVICES

Balance Sheet
31 March 2026

	Notes	2026 Unrestricted funds £	2025 Total funds £
FIXED ASSETS			
Tangible assets	9	8,377,592	8,358,122
CURRENT ASSETS			
Debtors	10	504,097	436,800
Cash at bank		468,377	440,468
		972,474	877,268
CREDITORS			
Amounts falling due within one year	11	(1,066,199)	(739,295)
NET CURRENT ASSETS		(93,725)	137,973
TOTAL ASSETS LESS CURRENT LIABILITIES		8,283,867	8,496,095
CREDITORS			
Amounts falling due after more than one year	12	(1,362,750)	(1,868,550)
NET ASSETS		6,921,117	6,627,545
FUNDS	15		
Unrestricted funds		6,921,117	6,627,545
TOTAL FUNDS		6,921,117	6,627,545

The financial statements were approved by the Board of Trustees and authorised for issue on 17 August 2026 and were signed on its behalf by:

.....
Mr A A Crompton - Trustee

The notes form part of these financial statements

INDIVIDUAL CARE SERVICES

Cash Flow Statement
for the Year Ended 31 March 2026

	Notes	2026 £	2025 £
Cash flows from operating activities			
Cash generated from operations	1	521,614	666,864
Interest paid		(126,009)	(120,013)
Interest element of hire purchase payments paid		(7,711)	(6,691)
Net cash provided by operating activities		387,894	540,160
Cash flows from investing activities			
Purchase of tangible fixed assets		(357,762)	(357,459)
Sale of tangible fixed assets		88,054	-
Interest received		-	82
Net cash used in investing activities		(269,708)	(357,377)
Cash flows from financing activities			
Loan repayments in year		(82,713)	(100,806)
Capital repayments in year		(7,564)	(35,978)
Net cash used in financing activities		(90,277)	(136,784)
Change in cash and cash equivalents in the reporting period		27,909	45,999
Cash and cash equivalents at the beginning of the reporting period		440,468	394,469
Cash and cash equivalents at the end of the reporting period		468,377	440,468

The notes form part of these financial statements

INDIVIDUAL CARE SERVICES

Notes to the Cash Flow Statement for the Year Ended 31 March 2026

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2026	2025
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	293,572	390,885
Adjustments for:		
Depreciation charges	54,742	67,913
Loss on disposal of fixed assets	48,550	-
Interest received	-	(82)
Interest paid	126,009	120,013
Interest element of hire purchase and finance lease rental payments	7,711	6,691
(Increase)/decrease in debtors	(67,297)	53,130
Increase in creditors	58,327	28,314
Net cash provided by operations	521,614	666,864

2. ANALYSIS OF CHANGES IN NET DEBT

	At 1.4.25	Cash flow	At 31.3.26
	£	£	£
Net cash			
Cash at bank	440,468	27,909	468,377
	440,468	27,909	468,377
Debt			
Finance leases	(75,458)	7,564	(67,894)
Debts falling due within 1 year	(78,220)	(208,257)	(286,477)
Debts falling due after 1 year	(1,800,666)	437,916	(1,362,750)
	(1,954,344)	237,223	(1,717,121)
Total	(1,513,876)	265,132	(1,248,744)

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Accounting policy judgements and key sources of estimation uncertainty
Certain of the amounts included in the financial statements involve the use of judgement and/or estimation. These judgements and estimates are based on management's best knowledge of the relevant facts and circumstances, having regard to prior experience. Information about such judgements and estimation is contained in the accounting policies and/or notes to the financial statements and the key areas are summarised below:

Judgements in applying accounting policies

The Trustees/Directors must judge whether all the conditions required for income and costs to be recognised in the Statement of Financial Activities have been met.

Sources of estimation

Depreciation rates are based on estimates of the useful lives and residual values of the assets involved

The carrying value of debtors is assessed and the recoverability of debtors concluded on.

Accrued income and accrued wages are calculated based on the date the charge periods end. The income charge periods ended either on 28 March 2026 or 3 April 2026 and therefore assessment has been made of accrued income on that basis.

Freehold land and buildings are measured using the revaluation model.
These assets are stated at fair value on the date of the latest revaluation less subsequent accumulated depreciation and any impairment losses.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income primarily consists of long term care provision in small residential care homes; and a community based registered domiciliary care service providing support to service users in their own homes as well as facilitating access community facilities and activities.

Income is charged either in 4 week periods, 13 times per annum, or on a monthly basis, depending on the policy of individual Local authorities and Health authorities.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life or, if held under a finance lease, over the lease term, whichever is the shorter.

continued...

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Freehold property	- 1% straight line on revaluation
Fixtures and fittings	- 25% on reducing balance
Motor vehicles	- 25% on reducing balance

Tangible fixed assets with the exception of freehold property are stated at historical cost less accumulated depreciation and accumulated impairment losses.

Freehold land and buildings are measured using the revaluation model. These assets are stated at fair value on the date of the latest revaluation less subsequent accumulated depreciation and any impairment losses.
At the date of revaluation, the freehold buildings accumulated depreciation is eliminated against the gross carrying amount of the asset and the carrying amount is then restated to the revalued amount.

Revaluations are carried out with sufficient regularity so that the carrying amounts do not materially differ from using the fair value at the date of the statement of financial position.

Any revaluation increase or decrease on land and buildings is credited or debited to the revaluation reserve.

The properties of the charity are regularly maintained and the maintenance costs are charged as an expense to the Statement of Financial Activities.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Cash at bank and in hand
Cash at bank and in hand includes amounts held on money market and in a call account. These are included at statement balances and interest receivable is included in other debtors.

Hire purchase
Assets obtained under hire purchase contracts or finance leases are capitalised in the Balance Sheet. Those held under hire purchase contracts are depreciated over their estimated useful lives. Those held under finance leases are depreciated over their estimated useful lives or the lease term, whichever is shorter.

The interest element of these obligations is charged to the Statement of Financial Activities over the relevant period. The capital element of the future payments is treated as a liability.

Pensions
The charitable company operates a defined contribution pension scheme and auto enrolement pensions. Contributions payable to the charitable company's pension scheme and under auto enrolement are charged to the Statement of Financial Activities in the period to which they relate.

continued...

2. INVESTMENT INCOME

	2026	2025
	£	£
Interest receivable	-	82

3. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2026	2025
		£	£
Fees for residential care	Residential care	1,165,553	1,432,309
Fees for domiciliary care	Domiciliary care	5,824,362	5,104,153
		6,989,915	6,536,462

4. CHARITABLE ACTIVITY CARE COST

Domiciliary care costs

	2026	2025
	£	£
Staff costs	4,599,318	4,322,651
Other costs	433,319	360,449
Depreciation	45,614	53,031
Interest payable and similar charges	111,397	98,940
	5,189,648	4,835,071

Residential care costs

	2026	2025
	£	£
Staff costs	1,281,563	1,079,060
Other costs	145,131	188,882
Depreciation	9,128	14,882
Loss on sale of assets	48,550	-
Interest payable and similar charges	22,323	27,764
	1,506,695	1,310,588
Aggregate amounts	6,696,343	6,145,659

5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2026	2025
	£	£
Depreciation - owned assets	35,962	42,870
Depreciation - assets on hire purchase contracts and finance leases	18,780	25,041
Deficit on disposal of fixed assets	48,550	-

continued...

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2026 nor for the year ended 31 March 2025.

7. STAFF COSTS

	2026	2025
	£	£
Wages and salaries	5,880,881	5,401,711
	5,880,881	5,401,711

The average monthly number of employees during the year was as follows:

	2026	2025
Charitable activities	170	208
Management and administration	15	14
	185	222

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2026	2025
£140,001 - £150,000	-	1
£170,001 - £180,000	1	-
	1	1

Wages and salaries above includes agency workers £930,715 (2025 - £81,427)

Employers national insurance contributions included in wages and salaries above totalled £494,491 (2025 - £423,999).

The company operates a money purchase pension scheme and it contributes in respect of those staff entitled to join. Pensions auto enrollment is available for the remaining staff.

Total pension costs in the year were £244,802 (2025 - £148,655). Pension commitments included in creditors are £61,869 (2025 - £3,568).

Contributions totalling £53,623 (2025 - £45,784) including salary sacrifice were made to defined contribution pension schemes on behalf of 1 employee (2025 - 1 employee) whose emoluments exceeded £60,000.

continued...

8. SUPPORT COSTS

Cost

	2026	2025
	£	£
Payroll costs	336,421	542,416
Other costs	578,450	471,381
Depreciation	54,742	67,913
	969,613	1,081,710

Allocation of support costs 2026	**Payroll costs**	**Other costs**	**Depn**	**Total**
	£	£	£	£
Domiciliary care	279,230	433,319	45,614	758,163
Residential care	57,191	145,131	9,128	211,450
	336,421	578,450	54,742	969,613

Allocation of support costs 2025	**Payroll costs**	**Other costs**	**Depn**	**Total**
	£	£	£	£
Domiciliary care	433,933	368,089	53,031	855,053
Residential care	108,483	103,292	14,882	226,657
	542,416	471,381	67,913	1,081,710

Support costs have been allocated 83% (2025 - 78%) to Domiciliary Care and 17% (2025 - 22%) to Residential care.

Governance costs includes payments to the auditors of £7,600 (2025 £7,500) for audit fees.

continued...

9. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Totals £
COST				
At 1 April 2025	8,150,411	259,009	243,428	8,652,848
Additions	346,504	11,258	-	357,762
Disposals	(283,550)	-	-	(283,550)
At 31 March 2026	8,213,365	270,267	243,428	8,727,060
DEPRECIATION				
At 1 April 2025	-	159,883	134,843	294,726
Charge for year	-	27,596	27,146	54,742
At 31 March 2026	-	187,479	161,989	349,468
NET BOOK VALUE				
At 31 March 2026	8,213,365	82,788	81,439	8,377,592
At 31 March 2025	8,150,411	99,126	108,585	8,358,122

Comparable historical cost for the land and buildings included at valuation:

	2026 £	2025 £
Cost	7,030,649	7,321,051
Accumulated depreciation	317,072	317,072
As at 31 March 2026	6,713,577	7,003,979

This represents properties included above at the following valuation.

	2026 £	2025 £
Revaluation	8,213,365	8,150,411
Accumulated depreciation	-	-
As at 31 March 2026	8,213,365	8,150,411

All other tangible fixed assets are stated at historical cost.

The freehold properties owned by the company were valued by G A Smith who is a Chartered Surveyor, a trustee of the charity, on an open market basis. The valuation was undertaken at 31 March 2026 and in the opinion of the Trustees this valuation is considered to be reasonable.

continued...

9. TANGIBLE FIXED ASSETS - continued

Fixed assets, included in the above, which are held under hire purchase contracts are as follows:

	Motor vehicles £
COST	
At 1 April 2025 and 31 March 2026	139,356
DEPRECIATION	
At 1 April 2025	64,235
Charge for year	18,780
At 31 March 2026	83,015
NET BOOK VALUE	
At 31 March 2026	56,341
At 31 March 2025	75,121

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026 £	2025 £
Trade debtors	504,097	434,115
Other debtors	-	2,685
	504,097	436,800

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026 £	2025 £
Bank loans and overdrafts (see note 13)	286,477	78,220
Hire purchase (see note 14)	67,894	7,574
Trade creditors	195,518	32,438
Social security and other taxes	71,047	85,053
Other creditors	61,954	2,611
Accrued expenses	383,309	533,399
	1,066,199	739,295

continued...

12. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2026	2025
	£	£
Bank loans (see note 13)	1,362,750	1,800,666
Hire purchase (see note 14)	-	67,884
	1,362,750	1,868,550

13. LOANS

An analysis of the maturity of loans is given below:

	2026	2025
	£	£
Amounts falling due within one year on demand:		
Bank loans	286,477	78,220
Amounts falling between one and two years:		
Bank loans - 1-2 years	75,352	82,815
Amounts falling due between two and five years:		
Bank loans - 2-5 years	242,782	291,368
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	1,044,616	1,426,483

Bank Loans

Bank loans include loans that are either repayable at a fixed or variable rate of interest.

Fixed Rate Loans

Fixed rate loans are as follows:

A bank loan of £90,588 which was drawndown on 03/08/2022. The loan is repayable by monthly instalments and carries interest at 6.64% per annum. The loan is repayable from 03/09/2022 to 03/08/2037, Interest of £5,227 was charged during the year and the balance as at 31 March 2026 is £76,311.

A bank loan of £80,820 which was drawndown on 21/09/2022. The loan is repayable by monthly instalments and carries interest at 8.14% per annum. The loan is repayable from 21/10/2022 to 21/09/2037, Interest of £5,860 was charged during the year and the balance as at 31 March 2026 is £69,668.

A bank loan of £274,050 which was drawndown on 26/10/2022. The loan is repayable by monthly instalments and carries interest at 7.42% per annum. The loan is repayable from 2//11/2022 to 26/10/37, Interest of £17,971 was charged during the year and the balance as at 31 March 2026 is £235,260.

A bank loan of £79,931 which was drawndown on 18/03/2024. The loan is repayable by monthly instalments and carries interest at 7.4% per annum. The loan is repayable from 1/04/24 to 18/03/39, Interest of £5,585 was charged during the year and the balance as at 31 March 2026 is £73,649.

Variable Rate Loans

Variable rate loans are as follows:

continued...

13. LOANS - continued

A bank loan of £90,589 which was drawndown on 03/08/2022. The loan is repayable by monthly instalments and carries interest at 3.4% rate above base rate per annum. The loan is repayable from 05/09/2023 to 03/07/2037, Interest of £6,564 was charged during the year and the balance as at 31 March 2026 is £77,349.

A bank loan of £274,050 which was drawndown on 26/10/2022. The loan is repayable by monthly instalments and carries interest at 3.4% rate above base rate per annum. The loan is repayable from 26/11/2022 to 26/10/2037, Interest of £19,930 was charged during the year and the balance as at 31 March 2026 is £235,108.

A bank loan of £107,285 which was drawndown on 15/06/23. The loan is repayable by monthly instalments and carries interest at 3.48% rate above base rate per annum. The loan is repayable from 15/07/23 to 15/06/38, Interest of £9,973 was charged during the year and the balance as at 31 March 2026 is £97,868.

A bank loan of £586,163 which was drawndown on 23/08/24. The loan is repayable by monthly instalments and carries interest at 2.59% rate above base rate per annum. The loan is repayable from 31/08/24 to 31/08/39, Interest of £39,146 was charged during the year and the balance as at 31 March 2026 is £548,689.

A bank loan of £251,213 which was drawndown on 09/08/24. The loan is repayable by monthly instalments and carries interest at 2.59% rate above base rate per annum. The loan was repaid on 9 April 2026, Interest of £16,330 was charged during the year and the balance as at 31 March 2026 is £235,325.

All bank loans are secured by a charge over the relevant property.

14. LEASING AGREEMENTS

Minimum lease payments under hire purchase fall due as follows:

	2026 £	2025 £
Net obligations repayable:		
Within one year	67,894	7,574
Between one and five years	-	67,884
	67,894	75,458

15. MOVEMENT IN FUNDS

	At 1.4.25 £	Net movement in funds £	At 31.3.26 £
Unrestricted funds			
General fund	6,627,545	293,572	6,921,117
TOTAL FUNDS	6,627,545	293,572	6,921,117

continued...

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	6,989,915	(6,696,343)	293,572
TOTAL FUNDS	6,989,915	(6,696,343)	293,572

Comparatives for movement in funds

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	6,304,881	322,664	6,627,545
TOTAL FUNDS	6,304,881	322,664	6,627,545

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	6,536,544	(6,145,659)	(68,221)	322,664
TOTAL FUNDS	6,536,544	(6,145,659)	(68,221)	322,664

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.24 £	Net movement in funds £	At 31.3.26 £
Unrestricted funds			
General fund	6,304,881	616,236	6,921,117
TOTAL FUNDS	6,304,881	616,236	6,921,117

continued...

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	13,526,459	(12,842,002)	(68,221)	616,236
TOTAL FUNDS	13,526,459	(12,842,002)	(68,221)	616,236

16. RELATED PARTY DISCLOSURES

During the year the company purchased services from a business in which directors/trustees had an interest. The value of these services and the directors/trustees concerned are as follows:

Two trustees, Mr A H Crompton and Mr A A Crompton are directors of A A Frances & Sons Limited. This company carried out most of the maintenance and refurbishment work at the residential homes. The following transactions were undertaken on a normal commercial basis.

Resources expended of £95,721 (2025 - £62,892). In addition there are capitalised costs of £346,120 (2025 - £289,764)

Within trade creditors and accruals is a balance of £23,921 (2025 - £5,845) in respect of this company.

David Hartley a Director of the charity and is also a Director and shareholder in Ardenfield Limited. Ardenfield Limited provides management services to the charity. The amount of fees paid to Ardenfield Limited during the year amounted to £30,447 (2025 - £35,655). A balance of £2,128 was owing at 31 March 2026.

David Hartley is a Director of the charity and is also a Director and shareholder in LDA Support Limited. LDA Support Limited provides temporary workers to the charity. The amount of fees paid to LDA Support Services during the year amounted to £819,629 (2025 - £Nil). A balance of £143,899 (2025 - £Nil) was owing at 31 March 2026.

17. ULTIMATE CONTROLLING PARTY

There was no controlling party during the year.

18. GOING CONCERN

The Charity's financial statements are prepared on a going concern basis. There are no material uncertainties about the Charity's ability to continue.