AGE CONCERN (BANSTEAD)

FINANCIAL STATEMENTS
for the YEAR ended
31 MARCH 2026

TaxAssist Accountants
98 Stafford Road
Wallington
SM6 9AY

AGE CONCERN (BANSTEAD)

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FOR THE YEAR ENDED 31 MARCH 2026

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AGE CONCERN (BANSTEAD)

ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2026

Age Concern (Banstead) is a Charitable Incorporated Organisation registered as a charity under the Charities Act 2011 with registered number 1157342. Its address is at Banstead Centre, The Horseshoe, Banstead, Surrey SM7 2BQ. The governing document is a Constitution.

The charity's trustees during the year were:
Mr N Pulsford (Chairman)
Mr P Tickle (Treasurer)
Mr C Batty
Mrs R Turner
Mr S Duke
Mrs S Cook (resigned 25th October 2025)
Mrs T Nye
Mr C Shaw

The current trustees include individuals with management and practical health care experience, as well as a retired company director, chartered accountant and individuals with a variety of relevant experience in the voluntary sector. In addition, during the year, Councillor E Humphreys served as the nominated observer of the Reigate & Banstead Council.

The charity's banker is Barclays Bank plc.

The object of the charity is to promote the welfare of the aged throughout the area formerly covered by Banstead UDC in any manner which is deemed by law to be charitable. The main activities during the year have been the dissemination of information, the provision of a visiting service to assess needs which are then channelled appropriately, a toe nail cutting service, the provision of transport by the hiring out of a minibus, the operation of a voluntary car scheme and the running of a number of clubs and support groups for the local elderly community.

The attached accounts show the financial activities for the year and the state of affairs at 31 March 2026. During the year under review there were net outgoing resources of £32,990 resulting in a decrease in total funds from £113,293 to £80,303. This compares to a deficit the previous year of £4,771.

The £28,219 increase in the year on year deficit arose for a number of reasons. The overall funding landscape was very challenging, and a combination of a £12,000 decrease in core local authority grants, and a circa £12,000 drop-off in fundraising and donations meant income was significantly reduced. However local authority support did continue with a rental subsidy of £6,630 and funding for two specific projects - an extension to our Men in Sheds building (£7,825), and the strategic review (£5,000) described below.

We also saw a significant reduction in the usage of our minibus, as regular users found other methods of transportation, leading to a reduction in net income from the minibus of circa £3,000. This was offset by an expansion in the range and usage of our lunch clubs and other support groups which led to an increase in net income from these activities of circa £5,000. In addition, the cost of providing visiting services increased by circa £6,000 during the year, as a result of the charity being fully hired for the whole year, having been under-hired for most of the previous financial year.

We recognise that this level of deficit isn't sustainable, even with our relatively high level of reserves. With the assistance of a one-off £5,000 grant from the local authority, during the year, we carried out a detailed strategic review which has resulted in us being better positioned in applying for grants and donations, and also provide our services more efficiently, with the overall objective of running the charity on a more sustainable basis.

The Charity's policy on reserves is to attempt to maintain sufficient funds to allow the funding of a deficit equivalent to six months operation. Surpluses in excess of this minimum defensive reserve are then available for special expenditure items as agreed by the Trustees. All accumulated funds in excess of what's required for the day to day running of the charity are presently held in a deposit fund at CCLA, investment managers who specialise in managing investments for charities.

Our thanks are due to all those who have donated so generously to our funds during the year, and to our staff and volunteers for their co-operation and assistance throughout this period.

Approved by the Trustees on 15/07/2026

(Signed) P Tickle - Treasurer

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

AGE CONCERN (BANSTEAD)

I report on the accounts of the charity for the year ended 31 March 2026, which are set out on pages 4 to 9.

Respective responsibilities of the Trustees and Examiner

As described on page 3 the charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:-

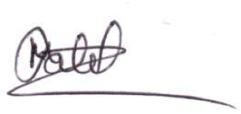
1, examine the accounts under section 145 of the Charities 2011 Act;
2, to follow the procedures laid down in the General Directions given by the Charity Commissioner under section 145 (5)(b) of the 2011 Act;
3, to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:
(1) which gives me reasonable cause to believe that in any material respect the requirements
a, to keep accounting records in accordance with section 130 of the 2011 Act; and
b, to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met: or
(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Nitesh Patel
FCMA GCMA
TaxAssist Accountants
98 Stafford Road
Wallington
SM6 9AY

Date: 15/07/2026

AGE CONCERN (BANSTEAD)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's incoming resources and application of resources during the year and of its state of affairs at the end of the year. In preparing those financial statements, the trustees are required to:

(a) select suitable accounting policies and apply them consistently;

(b) make judgements and estimates that are reasonable and prudent;

(c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

(d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Society 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 charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and breaches of law and regulations.

AGE CONCERN (BANSTEAD)

STATEMENT OF FINANCIAL ACTIVITIES for the 31 MARCH 2026

	2026 Non-Designated £	2026 Designated £	2026 Total Funds £	2025 Non-Designated £	2025 Designated £	2025 Total Funds £
INCOMING RESOURCES						
Incoming Resources from Generated Funds-						
Grants and Subsidies:-						
Core Activities	6,630	-	6,630	12,630	-	12,630
Visiting Services	-	-	-	6,000	-	6,000
Strategic Planning Project	5,000	-	5,000	-	-	-
Men in Sheds - Building Extension	7,825	-	7,825	-	-	-
Subscriptions	2,280	-	2,280	2,300	-	2,300
Donations and Fund Raising	15,127	-	15,127	26,928	-	26,928
Interest Received	3,470	-	3,470	4,552	-	4,552
Incoming Resources from Charitable Activities -						
Lunch Clubs and Other Support Groups	10,692	3,783	14,475	5,837	4,588	10,425
Car Scheme	8,124	-	8,124	7,295	-	7,295
Minibus	5,078	-	5,078	12,372	-	12,372
Footcare	250	-	250	240	-	240
Other	756	-	756	882	-	882
Total Incoming Resources	65,232	3,783	69,015	79,036	4,588	83,624
RESOURCES EXPENDED						
Charitable Activities: -						
Men in Sheds - Building Extension	7,356	-	7,356	-	-	
Strategic Planning Project	5,118	-	5,118			-
Visiting Services	34,123	-	34,123	28,481	-	28,481
Information and Advice	12,799	-	12,799	12,895	-	12,895
Lunch Clubs and Other Support Groups	14,015	2,453	16,468	14,523	3,129	17,652
Footcare	491	-	491	497	-	497
Car Scheme	13,531	-	13,531	13,163	-	13,163
Minibus Running Cost	7,232	-	7,232	10,437	-	10,437
Minibus Depreciation	717		717	956	-	956
	95,382	2,453	97,835	80,952	3,129	84,081
Governance Costs: -						
Administration	1,474		1,474	1,492	-	1,492
Insurance	1,568		1,568	1,712	-	1,712
Independent Examiner's Fee	1,128		1,128	1,110	-	1,110
	4,170	-	4,170	4,314	-	4,314

AGE CONCERN (BANSTEAD)

STATEMENT OF FINANCIAL ACTIVITIES for the 31 MARCH 2026 (continued)

	2026 Non-Designated £	2026 Designated £	2026 Total Funds £	2025 Non-Designated £	2025 Designated £	2025 Total Funds £
Total Expenditure	99,552	2,453	102,005	85,266	3,129	88,395
Net (Outgoing)/ Incoming Resources for the year	(34,320)	1,330	(32,990)	(6,230)	1,459	(4,771)
Total Funds brought forward	110,524	2,769	113,293	116,754	1,310	118,064
TOTAL FUNDS CARRIED FORWARD	76,204	4,099	80,303	110,524	2,769	113,293

Designated funds represent amounts set aside by the trustees for specific activities, including Musical Memories. These funds remain unrestricted and may be redesignated at the discretion of the trustees

All activities for the current and previous year derive from continuing operations.

The notes on pages 7 to 9 form an integral part of these accounts.

AGE CONCERN (BANSTEAD)

BALANCE SHEET as at 31 MARCH 2026

	Note	2026		2025	
		£	£	£	£
FIXED ASSETS					
Tangible Assets	3		2,152		2,869
CURRENT ASSETS					
Debtors	4	2,489		2,962	
Cash at Bank and in Hand		19,016		17,439	
CCLA Deposit Fund		70,000		100,000	
		91,505		120,401	
CURRENT LIABILITIES					
Creditors	5	(13,354)		(9,977)	
NET CURRENT ASSETS			78,151		110,424
NET ASSETS			80,303		113,293
FUNDS	6				
Designated Funds			4,099		2,769
General Purposes Fund			76,204		110,524
TOTAL FUNDS			80,303		113,293

Net (Outgoing)/Incoming Resources for the Year £(32,990)

Approved by the Trustees and signed on their behalf by:

N Pulsford (Title: Chairman)
Signed

P Tickle (Title: Treasurer)
Signed

Date 15/07/2026

The notes on pages 7 to 9 form an integral part of these accounts.

AGE CONCERN (BANSTEAD)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

1 Accounting Policies

(a) Basis of Accounting
The financial statements have been prepared under the historical cost convention and in accordance with the Charities SORP (FRS 102) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), as well as the requirements of the Charities Act 2011.

(b) Depreciation of Fixed Assets

Depreciation is provided on tangible fixed assets at rates calculated to write off the cost of each asset over its estimated useful life as follows:-

Minibus 25% on reducing balance

(c) Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources, it is certain that the resources will be received and the monetary value of incoming resources can be measured with sufficient reliability.

(d) Allocation of Overhead and Support Costs

Overhead and support costs have been allocated between charitable activities and governance costs in proportion to the estimated administrative effort applicable to each activity. The allocation of overhead and support costs is analysed in note 2.

(e) Governance Costs

Governance costs comprise all costs involved in the public accountability of the charity and its compliance with regulation and good practice.

2 Allocation of Support Costs and Overheads

The breakdown of support costs and how these were allocated between Charitable Activities and Governance is shown in the tables below.

	2026	2025
Total Costs	£	£
Administration expenses	3,975	4,395
Salaries	36,149	35,342
Rent	6,240	6,240
Office Equipment	2,228	2,905
Bank And Transaction Expenses	531	850
	49,123	**49,732**

		2026		2025
Allocated as follows:		£		£
Charitable activities-				
Information and advice	25%	12,281	25%	12,433
Visiting service	30%	14,737	30%	14,920
Lunch clubs	15%	7,368	15%	7,460
Driving scheme	25%	12,281	25%	12,433
Minibus	1%	491	1%	497
Footcare	1%	491	1%	497
Governance	3%	1,474	3%	1,492
		49,123		**49,732**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026 (continued)

3 Fixed Assets

	Minibus	Total
	£	£
COST		
At 1.4.2025	39,655	39,655
Additions	-	-
Disposals	-	-
At 31.3.2026	39,655	39,655
DEPRECIATION		
At 1.4.2025	36,786	36,786
Charge for year	717	717
Disposals	-	-
At 31.3.2026	37,503	37,503
NET BOOK VALUE		
31.3.2026	2,152	2,152
31.3.2025	2,869	2,869

4 Debtors

	2026	2025
	£	£
Debtors and Prepayments	2,489	2,962
	2,489	2,962

5 Creditors - falling due within one year

	2026	2025
	£	£
Accruals	1,854	1,977
Deferred Income	11,500	8,000
	13,354	9,977

6 Funds

	Non-Designated Funds £	Designated Funds £	2026 Total Funds £	Non-Designated Funds £	Designated Funds £	2025 Total Funds £
At 1st April 2025	110,524	2,769	113,293	116,754	1,310	118,064
Incoming resources	65,232	3,783	69,015	79,036	4,588	83,624
Outgoing resources	(99,552)	(2,453)	(102,005)	(85,266)	(3,129)	(88,395)
At 31st March 2026	76,204	4,099	80,303	110,524	2,769	113,293
Represented by:						
Tangible Fixed Assets	2,152	-	2,152	2,869	-	2,869
Net Current Assets	74,052	4,099	78,151	107,655	2,769	110,424
	76,204	4,099	80,303	110,524	2,769	113,293

Designated Funds comprise any amounts received by Age Concern Banstead to expended on specific activities.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026 (continued)

7 Staff Costs

Total staff costs for the year excluding employers' NI contributions amounted to £56,510 (2025 £52,698)

The average number of paid staff for the year were:

Welfare Services	:	2 part-time employees
Administration	:	3 part-time employee
Minibus driver		1 part-time employee

8 Trustees Remuneration and Expenses

No remuneration was paid or payable out of the funds of the charity to any Trustee or to any person or persons known to be connected with any of them in the past year.

Trustees are reimbursed for any expenses incurred in the running of the charity, with approvals in line with the charity's financial control policies and procedures.

9 Public Benefit Entity

The Charity is a Public Benefit Entity.

10 Related Party Transactions

There were no related party transactions during the year.

11 Grant Income

All grants and subsidies received by the charity during the year were from local government sources and were used to fund core activities and specific projects as agreed with providers and as set out in the Statement of Financial Activities.