AGE CONCERN CHISWICK

ANNUAL REPORT

For the year ended 31 March 2026

Age Concern Chiswick
Registered Charity number 1164423
The Friendship Club, Oxford Road North, London W4 4DN

Tel 020 8742 7007

ageconcernchiswick@outlook.com

www.ageconcernchiswick.org

STRUCTURE, GOVERNANCE AND MANAGEMENT

Age Concern Chiswick is a Charitable Incorporated Organisation (CIO) and is subject to a Constitution dated 15 October 2015. The Trustees and Honorary Officers are elected by members of the charity at an Annual General Meeting. Trustees form the Executive Committee of the charity.

The Trustees have given consideration to the major risks to which the charity is exposed and have satisfied themselves that policies, systems and procedures are established in order to manage them.

AgeUK decided to change the nature of their relationship with the various Age Concern units around the UK and our Friendship Agreement with them expired on 31.03.24. Instead, we have agreed a licence to continue using the Age Concern logo. We also have good relations with AgeUK Hammersmith and Fulham and AgeUK Hounslow.

Current Executive Committee

Chair	Mr David Lovegrove
Vice-Chair	Mrs Emma Medd
Acting-Secretary	Mr David Lovegrove
Treasurer	Mr Pankaj Patel
Volunteer co-ordinator	Mrs Emma Medd
Members	Ms. Anne Crowcroft
	Ms. Simran Sablok
	Ms. Gayla Symon
Operations Manager	Ms. Liz Combes

Mrs Barbar Ennis resigned as a trustee on 6 November 2025

Objectives and Activities

The objective of Age Concern Chiswick is to promote the relief of elderly people in any manner which now is, or hereafter may be, deemed by law to be charitable within Chiswick and Brentford. We also welcome people from nearby areas. Specifically, we aim to promote the well-being of older people and help make life a fulfilling and enjoyable experience. We run a Friendship Club with regular activities, outings and special events.

In undertaking the charity's activities, the Trustees have had regard to the Charity Commission's guidance on public benefit.

REVIEW OF THE YEAR TO 31.3.2026

Organisational Development

At the AGM held on Thursday 6th November 2025, Barbara Ennis stepped down from the Committee. In accordance with the Constitution, Pankaj Patel stepped down as Chair and David Lovegrove was elected Chair. All other Committee positions remain the same.

During the year we carried out improvements to our premises including repainting the hallway and small hall, minor landscaping works and cutting back some of our larger trees.

Activities and Events

We held our usual programme of activities and events which included weekly line dancing, keep fit and chair yoga, twice weekly bingo and monthly singalong, arts & crafts. We introduced new falls prevention classes carried out by one of our members. We also ran monthly podiatry sessions and half yearly ear waxing and hearing check sessions.

We have monthly outings for lunch at a carvery, or visit to a garden centre, Richmond Park or Wisley. We host lunches throughout the year, including a Christmas lunch (hosted by IMG) and Christmas tea, followed by a pantomime in January.

We invested in a BBQ stove this year and throughout the summer we hosted BBQs for our members, including one Saturday per month. Our community Kew membership has enabled us to arrange visits 2 – 3 times over the year.

Financial Overview

Our financial position has continued to remain healthy. An unusually larger surplus was generated for the year 2024-25 mainly due to a grant received which was utilised in the following year to replace the double doors in the main hall to comply with fire regulations.

A View of the Future

Our aim is to continue to improve the services offered to our members. We aim to put on a couple of longer day trips next year and create a vegetable patch in the garden for our members to help grow fruit and vegetables. We are committed to do our bit for the environment and have successfully got approval for installation of solar panels.

Finally, I thank my fellow Trustees and volunteers for their outstanding efforts and contributions without which we would not be able to provide the services to our members.

David Lovegrove, Chair

D. Lovegrove

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE CONCERN CHISWICK

I report to the Trustees on my examination of the Accounts of Age Concern Chiswick (the Charity) for the year ended 31 March 2026, which are set out on pages 4 to 9.

Responsibilities and Basis of Report

As the Trustees of the Charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trustee's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

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

(1) accounting records were not kept in respect of the Charity as required by section 130 of the Act; or

(2) the accounts do not accord with those records; or

(3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "a true and fair view" which is not a matter considered as part of an independent examination.

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.

PB Associates.

2 Castle Business Village
Station Road, Hampton
Middlesex TW12 2BX

GARETH PETER REES, FCA
on behalf of PB ASSOCIATES
CHARTERED ACCOUNTANTS

17/09/2026

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2026

	Note	2026 Restricted	2026 Unrestricted	2026 Total	2025 Total
Income and Endowment from:					
Membership subscriptions		-	1,933	1,933	1,460
Donations		-	1,989	1,989	6,670
Grants		-	-	-	3,000
Activities in furtherance of the Charity's Objects:					
Club activities		-	19,155	19,155	17,240
Hall rental		-	35,685	35,685	28,867
Investment income:					
Interest		-	3,688	3,688	3,285
Total Incoming Resources			£62,450	£62,450	£60,522
Resources Expended					
Direct Charitable Expenditure:					
Charitable activity	2	-	57,324	57,324	50,916
Management and Administration	3	-	570	570	570
Total Resources Expended		-	57,894	57,894	£51,486
Net (Outgoing)/Incoming Resources		-	4,556	4,556	9,036
Total funds brought forward		-	181,907	181,907	172,871
Total funds carried forward		-	£186,463	£186,463	£181,907

BALANCE SHEET

AS AT 31 March 2026

	Note		2026		2025
FIXED ASSETS (For the Charity's use)					
Tangible Fixed Assets	1 & 4		75,163		74,165
CURRENT ASSETS					
Debtors and Prepayments		6,144		5,752	
Cash at Bank and in Hand		106,626		103,010	
		112,770		108,762	
CREDITORS	5	1,470		1,020	
Net Current Assets			111,300		107,742
NET ASSETS			186,463		£181,907
Financed by:					
General funds (Unrestricted)			186,463		181,907
Restricted funds			-		-
			£186,463		£181,907

Approved on behalf of the Trustees on and signed on their behalf by:

D. Lucyszyn ..... **TRUSTEE**

P Allan ..... **TRUSTEE**

The notes on pages 5 to 7 form part of these Accounts.

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2026

1. ACCOUNTING POLICIES

Accounting Convention

The financial statements are prepared under the historic cost convention. They have been prepared to comply with the Statement of Recommended Practice: "Accounting and Reporting by Charities" (applicable to charities preparing accounts in accordance with the the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), Financial Reporting Standard 102 and relevant charities legislation. The charity has taken advantage of exemptions available to small entities in the SORP and FRS 102.

The charity is a Charitable Incorporated Organisation which was formed to take over the assets, liabilities and activities of an unincorporated charity of the same name. In accordance with Section 27 of the SORP, the accounts have been prepared on the basis that the incorporated and unincorporated charities have always been part of the same reporting charity. The reasons for this treatment are:-

- the beneficiary class has not significantly changed.
- the purpose for which funds are held has not significantly changed.
- the trustees have not significantly changed.

Incoming Resources

Income is recognised in the year in which the charity is entitled to receipt and the amount can be measured with reasonable certainty. Income is deferred only when the Charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Resources Expended

Expenditure is included when incurred.

Tangible Fixed Assets

Fixed assets are depreciated at variable rates to write off the assets over their estimated useful lives on a straight line basis.

Freehold property is not depreciated on the grounds that the high residual value of the property and the very long estimated useful life would render any depreciation charge immaterial.

Cashflow Statement

The charity is exempt from preparing a cashflow statement.

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

1. ACCOUNTING POLICIES (CONTINUED)

Value Added Tax

Value Added Tax is not recoverable by the Charity, and as such is included in the relevant costs in the Statement of Financial activities.

Funds Accounting

Funds held by the Charity are: -

Unrestricted General Funds
These are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Further explanations of the nature and purpose of each fund is included in the notes to the Accounts.

Taxation

The Charity is exempt from Income Tax and Corporation Tax to the extent that its income is applied for charitable purposes.

Executive committee remuneration and expenses

No expenses or remuneration has been paid to any Trustee or member of the Management Committee during the year.

Investment powers

Under the constitution the Executive Committee have no specific powers to borrow or invest in any other operation.

Risk Management

The Executive Committee has to assess the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity and is satisfied that systems are in place to mitigate our exposure to the major risks.

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

2. DIRECT CHARITABLE EXPENDITURE (Including support costs)

	Restricted Funds	2026 Unrestricted Funds	2026 Total Funds	2025 Total Funds
Club Activities	-	16,603	16,603	15,742
Salaries and Cleaning costs	-	5,794	5,794	5,348
Property costs	-	16,849	16,849	17,949
Operations Fee	-	13,639	13,639	7,221
Telephone, Postage and Stationery	-	224	224	669
Insurance	-	2,304	2,304	2,204
Depreciation	-	886	886	672
Miscellaneous	-	1,025	1,025	1,111
	-	£57,324	£57,324	£50,916

3. MANAGEMENT AND ADMINISTRATION

	Restricted Funds	2026 Unrestricted Funds	2026 Total Funds	2025 Total Funds
Independent Examiner Fee	-	570	570	570
		570	570	£570

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

4. TANGIBLE FIXED ASSETS FOR CHARITY'S OWN USE

	Freehold property	Fixtures and Fittings	Computer equipment	TOTAL
COST				
At 1 April 2025	72,000	32,608	5,338	109,946
Additions	-	1,884	-	1,884
At 31 March 2026	-	34,492	5,338	111,830
DEPRECIATION				
At 1 April 2025	-	30,695	5,086	35,781
Charge for the year	-	761	125	886
At 31 March 2026	-	31,456	5,211	36,667
NET BOOK VALUE:				
At 31 March 2026	£72,000	£3,036	£127	£75,163
At 31 March 2025	£72,000	£1,913	£252	£74,165

A professional valuation of the freehold property in April 2014 was £695,000.

5. CREDITORS

	2026	2025
Accruals & Deferred Income	£1,470	£1,020

6. TRUSTEES

No Trustees received any remuneration or expenses from the charity.

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D. Lovegrove

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on behalf of PB ASSOCIATES
CHARTERED ACCOUNTANTS

17/09/2026

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BALANCE SHEET

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General funds (Unrestricted)			186,463		181,907
Restricted funds			-		-
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Approved on behalf of the Trustees on and signed on their behalf by:

D. Lucyszyn ..... **TRUSTEE**

P Allan ..... **TRUSTEE**

The notes on pages 5 to 7 form part of these Accounts.

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2026

1. ACCOUNTING POLICIES

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Cashflow Statement

The charity is exempt from preparing a cashflow statement.

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

1. ACCOUNTING POLICIES (CONTINUED)

Value Added Tax

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The Executive Committee has to assess the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity and is satisfied that systems are in place to mitigate our exposure to the major risks.

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5. CREDITORS

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Accruals & Deferred Income	£1,470	£1,020

6. TRUSTEES

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