ARMCHAIR CHARITY

Registered CIO - Charity no. 1164966

TRUSTEES ANNUAL REPORT 2025-2026

DONATIONS RECYCLED TO THE NEEDY FOR OVER 35 YEARS

During the year we received 850 free items of furniture, donated by the public, and delivered them free to 231 families and individuals, equivalent to 3.7 items to one household helped every working day of the year. Referrals came from Worcester City Council, Citizens Advice Bureau, Housing Associations, Health Visitors, Social Services Probation and Worcester Municipal Charities.

DON'T THROW IT AWAY – GIVE IT AWAY
Others less fortunate need it

The furniture delivery addresses demonstrate clearly that the charity is providing a priority service to those areas in the City where families traditionally experience financial hardship:-

WR1	City Centre, Barbourne, Lowesmoor, Arboretum	44
WR2	Dines Green, St Johns	47
WR3	Northwick, Bevere, Perdiswell, Claines	29
WR4	Warndon, Brickfields, Tolladine	70
WR5	Ronkswood, Wylds Lane, Stanley Rd. etc.	41
Total		**231**

VALUE FOR MONEY

The Charity offers very good value for money. Each family/person helped, received on average 3.7 items, at an average cost to the charity of £55 / item. A total cost of £204 (about the cost of a single bed) for 3.7 good pieces of 2nd hand furniture which would otherwise have been taken to a landfill site at great cost to the local community.

ALL ENQUIRIES TO:

Richard Hines, Manager
Tel: 01905 - 456080
Email: info@armchairworcester.org.uk

www.armchairworcester.org.uk

ANNUAL REPORT OF THE TRUSTEES - 2025/2026

NAME OF THE CHARITY	The Armchair Trust CIO
CHARITY REGISTRATION NUMBER:	1164966
CHARITABLE TRUST DEED:	Adopted 27/09/1989. Registered with the Charity Commission on 06/10/1989. Registered as a CIO on 22/12/2015. Not amended since.
NAMES AND EMAILS OF TRUSTEES:	Schedule attached page 7
ANNUAL ACCOUNTS:	Independently Examined - attached page 8
ADDRESS:	Unit 6b, Checkett's Lane Trading Estate, Worcester. WR3 7JW Tel: 01905 - 456080.
BANKERS:	Unity Trust, 4 The Square, 111 Broad St., Birmingham B15 1AR
SOLICITORS:	Hallmark Hulme LLP, 3-5 Sansome Place, Worcester, WR1 1UQ
INDEPENDENT EXAMINER:	Paul Griffith MBE

THE REGISTERED CHARITABLE OBJECTS OF ARMCHAIR

"To relieve generally, and individually, persons resident in Worcester City, who are in conditions of financial need, and hardship, by the provision of furniture and other household accessories, donated by the public, or acquired otherwise, which are calculated to reduce the need and hardship.

Armchair welcomes gifts of second-hand furniture and household items from the public, and recycles these items, free of charge, for re-use by needy individuals and families, referred to Armchair by Statutory and Voluntary Bodies.

AREA OF BENEFIT

The area of benefit is *"within 10 miles of Worcester City centre"*. Occasionally, gifts are collected from just outside the City but **due to limited resources, the need to economise on fuel, and to achieve a low carbon footprint, all deliveries of household items are within the City boundary.**

http://armchairworcester.org.uk/

FINANCES – HISTORY OF THE FUNDING

In 1996 the National Lottery gave Armchair a very generous four-year revenue and capital grant enabling us to purchase the 50-year lease of a warehouse in 1996.

Armchair's finances between 1997 and 2008 from the main statutory referrers, i.e. the Primary Care Trust and the County Council Social Services Department were originally regular and apparently secure. However, in 2008 the County Council Adult Social Care Department ceased its funding entirely and the Primary Care Trust did the same in 2010 having already halved its grant in 2008.

In 2007/8 for the first-time limited financial assistance was received from the waste disposal authority and this continues. This was £1,862 in 2025/2026.

This year we are most grateful to the following organisations and charities etc. for their continued major support and place on record our thanks to them for their generous donations in 2025/2026:-

Worcester Municipal Charities, Platform Housing, Eveson Charitable Trust, National Lottery Community Fund, Worcester City Council, Lasletts Charity, Six Masters, Worcester City Parish Relief in Need, Grimley, Chris Cox, and Worcestershire CC Waste Disposal.

In general terms, Armchair's finances are secure with regular grants from new and existing funders. The cash reserves are currently **£21,767.01.** Which equates to 50% free reserves

TRANSPORT

Trustees agreed to set up a designated fund, to purchase a new van as required. This is essential to Armchair's operation and without a van could not operate. Surplus funds raised in recent years have been allocated to this fund and the total in this designated fund is £35,000 (this has been increased due to the rise in inflation). This will ensure that there are enough funds available for when the van needs replacing again as the service cannot function without this vehicle and ensures that there is minimal disruption to providing the service. The current van is 17 years old.

STAFF

The Trustees employ two part time staff working mornings only, 9.30 am to 1.30pm to collect and deliver items and to take and respond to referrals of people in need.

RESERVES

In accordance with the Charity Commission's S.O.R.P. the Trustees have assessed risks and arranged lifting training for staff. Insurance has been taken out for the major risks. A "reserves" policy of a minimum of 6 months' spending has been adopted as a prudent level given the general insecurity of long-term funding.

WASTE DISPOSAL SUPPORT

Armchair collects and delivers about 3 vanloads of furniture every week. This represents about **150 van loads** most of which would be tipped - **costing c. £115.00 each representing about £17,250 in waste fees.** The County Waste Disposal Section introduced a "Recycling Credit Scheme" which brought Armchair £1,862 this financial year based on the weight of the 850 recycled items.

STATUTORY ENTITLEMENT - ASSESSMENT OF CHARITABLE NEED

Armchairs referral form ensures the intended beneficiary has exhausted statutory entitlement before applying to Armchair. The Trustees ensure that the Charity supplements rather than supplants the work

of the Statutory Services, especially the DWAS, and checks that all the beneficiaries are in receipt of means tested benefits or on low incomes.

THE MANAGEMENT COMMITTEE - ELECTION, COMPOSITION, INDUCTION AND TRAINING

There are 6 trustees (also the members) who replace vacancies as they occur. They are the Board or Management Committee who manage the Charity and authorise expenditure. Membership was drawn from representative groups from the local community. The following are represented: - Citizens Advice, Platform Housing and Worcester Municipal Charities. The Manager and his assistant attend the Committee meetings but do not vote and withdraw if they have a pecuniary interest.

New trustees are inducted by being given the most recent Annual Report and Annual Accounts, the Charity's Constitution, a copy of the Charity Commission publication CC3 "The Essential Trustee - What You Need To Know", and by being invited to visit the furniture warehouse and talk to the staff.

The following Trustees retire by rotation at the GM - this year

Mrs Margret Jones

In addition, Mr Richard Bourne resigned this year we thank him for his service as a trustee

Nominations may be proposed from the floor providing those nominated have already been appointed as members, duly approved by the Board.

MEETINGS OF THE TRUSTEES

The Board Management Committee meets once every two months. The Trustees receive and consider a report from the Chair, and Manager who keeps the finance books. Minutes are taken and circulated. The Management Committee has the power to co-opt new Trustees and non-voting advisers. The independently examined accounts are approved by the Management Committee and then formally adopted at the Annual Meeting of the Trustees.

ANNUAL MEETING

The meeting takes place once a year, on 27th May 2026 at 12.30 p.m. The meeting receives the trustees' annual report and the independently examined accounts which are approved by the trustees.

CHAIR'S REPORT

Mel Kirk reports as follows: **We made a surplus of £ 118.26.**

During the year a total of **850** items of furniture were delivered to **231** families or individuals in need, with each receiving on average 3.7 items. A complete breakdown of referrals and deliveries is set out from page 5.

My grateful thanks are due to ***Richard Hines*** (who also manages finances) ***and Mark Richardson***, for another successful year's hard work. Their commitment to providing help to those in need has shone through significantly, shown through their commitment to as far as possible continue to provide furniture to those in need, and ensure that they themselves and others remain safe.

I would also like to thank ***all trustees, all*** of whom have carried out their roles with care and commitment. The wide-ranging backgrounds of our trustees, their broad skills & experience, and the stability of the membership of our committee as a whole, provide a strong team which has ensured our survival and effectiveness during difficult times.

I would also like to than Paul Griffith MBE for his assessment of our accounts

FINANCE REPORT

Richard Hines reports as follows: This year there was income of £47,218.59, expenditure of £47,100.33 and a surplus of £118.26. At the year end the charity's assets had a book value of **£80,967.01** which includes the warehouse at **£24,200, the van at £0, designated fund for new van of £35,000.00** and accumulated cash of **£21,767.01.**

The Accounts have been independently examined free of charge by our independent examiner Paul Griffith to whom we are most grateful. A full copy of the accounts, including the Income and Expenditure for the year, the Balance Sheet at year end and the Examination Certificate is attached at page 8.

The Charity offers very good value for money. Each family/person helped, received on average 3.7 items, costing £55 each. A total cost of £204 (about the cost of a single bed) for 3.7 good pieces of 2nd hand furniture which would otherwise have been taken to a landfill site at great cost to the local community

ARMCHAIR MANAGER'S REPORT ON THE YEAR'S WORK - APRIL 2025 TO MARCH 2026

Richard Hines reports as follows: We have collected very careful statistics with the computer to help us demonstrate our **value to the Worcester community both in terms of meeting need and avoiding unnecessary waste.** There were 231 referrals to which we have responded with 850 items delivered. All the donations have to be collected first, and we then deliver straight from the van to the people on the waiting list.

These are our delivery figures for 2025/2026 by postcode:

This demonstrates dramatically to our funders that we help needy people, many of them living in areas where families traditionally experience financial hardship.

WR1	City Centre, Barbourne, Lowesmoor, Arboretum	44
WR2	Dines Green, St Johns	47
WR3	Northwick, Bevere, Perdiswell, Claines	29
WR4	Warndon, Brickfields, Tolladine	70
WR5	Ronkswood, Wylds Lane, Stanley Rd. etc	41
Total		231

REFERRALS OF PEOPLE IN NEED TO ARMCHAIR 01/04/2025 - 31/03/2026

STATUTORY AUTHORITIES		VOLUNTARY SECTOR	
Social Services (inc. childrens' centres)	25	Citizens Advice Worcester and Herefordshire	97
Worcester City Council	24	Maggs	13
Housing Associations (Platform, Citizen)	25	Community Care Project	7
Health Visitors	27	Womens Aid	3
Probation	3	Basement Project	2
		Headway	2
		Emerging Futures	1
		Good Soil Trust	1
		St Pauls Hostel	1
Total	**104**	**Total**	**127**
Grand total		**231**	

COLLECTION & DELIVERY OF DONATIONS BY ARMCHAIR 01/04/2025 - 31/03/2026

Double Beds	**77**	Single Beds	**69**
Wardrobes	**38**	Chest of Drawers	**145**
Bedside Cabinets	**89**	Dressing Tables	**3**
Sofas	**76**	Armchairs	**33**
Sofa Beds	**3**	Dining Tables	**41**
Dining Chairs	**150**	Coffee Tables	**32**
TV Stands	**32**	Bookcases	**15**
Stools	**3**	Sideboards / Wall Unit	**3**
Ottomans	**9**	Bunk Beds	**0**
Computer Desk	**1**	Other	**27**
Cot	**4**	Total	**850**

LANDLORDS OF DELIVERY ADDRESSES

PLATFORM HOUSING	**98**
CITIZEN HOUSING	**36**
PRIVATE	**39**
CITIZENS ADVICE WORCESTER AND HEREFORDSHIRE	**35**
WORCESTER MUNICIPAL CHARITIES	**5**
ROOFTOP HOUSING	**8**
SANCTUARY HOUSING	**2**
BROMFORD HOUSING	**7**
STONEWATER	**0**
WORCESTER CITY COUNCIL	**1**
WEST MOORLANDS	**0**
TOTAL	**231**

NAMES AND EMAIL ADDRESSES OF TRUSTEES AND STAFF – 2025/2026

TRUSTEES	**E MAIL ADDRESS**
Mel Kirk (Chair)	Email: mel.kirk@citaworcester.org.uk
Margaret Jones (Vice Chair)	Email: jones1res@btinternet.com
Sue Osborne	Email: smosborne46@gmail.com
Alan Purchon	Email: apurchon1@gmail.com
Paul Edwards	Email: Paul.Edwards@platformhg.com
Kate Collier	Email: katiecollier@gmail.com
STAFF MEMBERS:	
Richard Hines* Manager	Email: info@armchairworcester.org.uk
Mark Richardson* Assistant Manager	Email: info@armchairworcester.org.uk

* Non-voting members of the Management Committee

ARMCHAIR INCOME AND EXPENDITURE 01/04/2025 - 31/03/2026

INCOME	
WORCESTER MUNICIPAL CHARITIES	£14,250.00 *
PLATFORM HOUSING	£6,500.00
EVESON CHARITABLE TRUST	£5,000.00
NATIONAL LOTTERY COMMUNITY FUND	£5,000.00
WORCESTER CITY COUNCIL	£5,000.00
LASLETT'S CHARITY	£4,736.11
SIX MASTERS CHARITY	£3,000.00
WORCESTER CITY PARISH RELIEF IN NEED	£1,000.00
GRIMLEY	£750.00
MR CHRIS COX	£120.00
WORCESTERSHIRE C C RECYCLING CREDIT	£1,862.48
	TOTAL INCOME: **£47,218.59**
EXPENDITURE	
WAGES	£32,947.28
NEST PENSION EMPLOYERS CONTIBUTION	£1,676.64
INLAND REVENUE	£6,953.43
VAN FUEL	£590.95
VAN SERVICING & REPAIRS	£374.45
SEVERN TRENT	£234.50
STATIONERY AND OFFICE MATERIALS	£170.22
TELEPHONE	£761.40
FURNITURE STORE INSURANCE	£1,921.02
VAN ROAD TAX	£345.00
ELECTRICITY	£438.58
VAN INSURANCE	£613.86
BANK CHARGES	£67.00
SUNDRIES	£6.00
	TOTAL EXPENDITURE: **£47,100.33**
RESULTS FOR THE YEAR	
	SURPLUS INCOME OVER EXPENDITURE: **£118.26**

BALANCES AND BANK RECONCILIATION

Date	Income	Expenditure	Balance
31/3/26	£47,218.59	£47,100.33	£118.26*
Brought forward current A/C 2024/2025			£56,648.75
Surplus 2025/2026			£118.26*
Unity Current A/C			£56,767.01
Un-banked Income			-
Un-presented cheques			-
Accumulated cash			**£21,767.01**

FIXED ASSETS

Warehouse (purchase price 1997) (50 year lease)	£55,000.00
Depreciation 1997 - 2026 = 28 Yrs @ £1,100	£30,800.00
Value at year end	**£24,200.00**
Van (purchase price Nov 2014)	16,294.00
Depreciation 11 Yrs @ 1,629.40p.a.	£16,294.00
Book value at year end	**£0.00**

ACCUMULATED FUND

Cash	£21,767.01
Designated fund for purchase of new van when required	£35,000.00
Van	£0.00
Warehouse	£24,200.00
Total	**£80,967.01**

Signed .....**Mel Kirk 1/5/26**

Independent examiner's report on the accounts

CHARITY COMMISSION FOR ENGLAND AND WALES

Section A Independent Examiner's Report

Report to the trustees/ members of	Armchair CIO		
On accounts for the year ended	31/03/2026	**Charity no (if any)**	1164966
Set out on pages	1 - 8		

Respective responsibilities of trustees and examiner

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 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

Signed:	Paul Griffith	**Date:**	21st April 2026
Name:	Paul Griffith MBE		
Relevant professional qualification(s) or body (if any):	N/A		
Address:	"Grevis Cottage", Lower Dingle, West Malvern, Worcestershire, WR14 4BQ		