Charity number: 1187363

Age UK South Kent Coast

Trustees' report and financial statements

For the year ended 31 March 2026

Age UK South Kent Coast

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Age UK South Kent Coast

Reference and administrative details of the Charity, its Trustees and advisers
For the year ended 31 March 2026

Trustees	W E Flavell T Scott H A Barker J K Andrews G Calver M Simmonds G Robinson
Charity registered number	1187363
Principal office	3 Park Street Deal Kent CT14 6AG
Independent auditors	Kreston Reeves Audit LLP Statutory Auditor Maritime Place Quayside Chatham Maritime Chatham Kent ME4 4QZ
Bankers	HSBC 41 Sandgate Road Folkestone Kent CT20 1SA
Financial Advisors	Financial Advice & Services Ltd Sterling House Concept Court Shearway Business Park Folkestone Kent CT19 4RG

Age UK South Kent Coast

Chairman's statement
For the year ended 31 March 2026

Welcome to the Annual Report for Age UK South Kent Coast for a year that has been extremely busy as more people require our assistance or advice whilst the Charity has to contend with significant changes in the funding available from Local Government.

We continued to see issues for many of the elderly living in Folkestone, Dover and Deal with continued high inflation reflected in high energy costs, increasing food costs and in general living expenses. Again we were able to offer designated warm spaces providing free hot drinks, reduced price hot meals and a friendly environment where clients could keep warm all day thanks to financial support from Dover District Council and Folkestone and Hythe District Council. Once again the Meal Delivery Service experienced an increase in demand as our customers appreciated our friendly staff and volunteers bringing their hot meal and checking on their well-being.

Our programme of activities continues to grow with the aim of providing interesting and stimulating activities both in-centre and in the community aiming to improve the health and wellness of participants. This programme will be a challenge to continue in 2026/27 as the finance available will be reduced.

The future continues to look challenging with continued cost pressures for both clients and the Charity. Sadly the Care Navigator Contract and the Well-Being Contract with KCC were ended at the end of the financial year to be replaced with a much lower value Contract combining parts of both the previous contracts. Unfortunately, we had little choice but to radically restructure the charity and a number of experienced staff were made redundant which was a difficult decision to make as we lost a huge amount of knowledge and ability to the Charity.. We have been able to continue to provide support and advice as well as a wide variety of activities to help stimulate both the mind and the body of our clients.

We have managed to make profit in this financial year even though the increased demand for help and increased costs, particularly wage costs, affect our performance. We had expected to make a loss in the year but, due to the efforts of all our staff at all levels and to financial support from Dover District Council and Folkestone and Hythe District Council, we have a surplus. Finances are a serious concern as changes in the way local government distribute help for people will change and Charities are likely to see less financial support. We are certainly not alone in the Voluntary Sector in seeing a reduction in the funds available and also a change in emphasis in the requirements for the use of any available funds.

We are budgeting to make a loss in the coming year and, whilst we are able to finance these losses through reserves, it cannot be sustainable and much of the Board of Trustees' time is spent looking at options for the future success of our wonderful charity.

The Board of Trustees join with me in expressing their sincere thanks to our Chief Executive, Debbie Barry and her deputy, Rebecca McGuinness Cane and the wonderful staff and volunteers all of whom work so hard to ensure we deliver our services with a caring smile.

W E Flavell
Chairman

Date: 1 July 2026

Trustees' report
For the year ended 31 March 2026

The Trustees present their annual report together with the audited financial statements of the Charity for the year from 1 April 2025 to 31 March 2026. The report has been prepared in accordance with the Charities SORP (FRS 102).

Reference and Administrative Details

Age UK South Kent Coast is a Charitable Incorporated Organisation governed by its Constitution adopted on 23 July 2020.

Structure, Governance and Management

Governing Document

The Charity is a Charitable Incorporated Organisation (CIO) governed by its Constitution dated 23 July 2020.

Trustee Recruitment and Appointment

Trustees are appointed in accordance with the Constitution. The Board seeks to ensure an appropriate mix of skills, experience, and knowledge relevant to the Charity's activities. New Trustees receive induction support and ongoing training as required.

Governance and Decision Making

The Trustees are responsible for the overall governance and strategic direction of the Charity. They meet regularly to review performance, financial position, and risk.

A scheme of delegation is in place. Day-to-day management is delegated to the Chief Executive Officer, supported by the senior management team, including operational and financial management functions.

Risk Management and Internal Controls

The Trustees maintain a formal risk register and review it regularly. Systems of internal control are in place to safeguard the Charity's assets and ensure proper management of funds, including budgeting, management reporting, and financial controls.

Charitable Objectives

The Charity's purpose is to promote the well-being of older people in and around East Kent. The Charity fulfils its purpose for the public benefit by providing the following services:

- Information and Advice services, supporting individuals to access benefits and entitlements
- Dementia and carer support
- Outreach services including meal deliveries
- Wellbeing opportunities and activities at Centres and in the community
- Community-based Care Navigation

These services aim to improve wellbeing and enable older people to live independent and fulfilling lives.

Public Benefit Statement

The Trustees confirm that they have complied with their duty under section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit. We strive to reduce loneliness and to improve the Health and Well-Being of the elderly living in Folkestone, Dover, Deal and out-lying areas.

Trustees' report (continued)
For the year ended 31 March 2026

Structure, Governance and Management (continued)

Strategy for Achieving Objectives

The Trustees set the strategic direction of the Charity and review performance regularly at Board meetings. This includes assessing outcomes, measuring the benefit to service users, and identifying opportunities to improve and expand services.

Achievements and performance

Overview

The Charity continues to deliver personalised care and wellbeing services designed to support individuals in improving their quality of life. Services are delivered flexibly and in line with ISO 9001 quality standards.

Key delivery is supported through contracts with Kent County Council and Kent and Medway NHS Trust, alongside grant funding and partnerships.

Partnerships

The Charity works in partnership with Age UK National, local Age UK organisations, NHS bodies, local authorities, and other agencies.

Both Centres operated as Warm Hubs during winter, kindly supported by grants from Dover District Council and Folkestone & Hythe District Council.

Service Delivery Highlights

- Over 48,000 meals delivered to clients' homes
- 7,500 meals provided at Centres
- 6,500 free warm drinks provided
- 550 wellbeing phone calls delivered
- 9,400 individuals supported through information and advice services
- Over £500,000 estimated benefits gained for clients
- 1,400 individuals supported through Community Navigation services

Wellbeing Activities

A wide range of activities were delivered to reduce isolation and improve physical and mental wellbeing. They include:

Singing workshops	Latin Dance	Yoga	Walks
Various Art classes	Men's Shed	Community Garden Club	
Wine Tasting	Boccia	Indoor cricket	Netball
Fishing	Whist drives	Bingo	Crafting
Strength and Balance Exercises	Digital inclusion		
Table Games	Walking Cricket		
And many, many more			

Age UK South Kent Coast – Wellbeing Case Studies

Introduction

These case studies highlight the diverse ways in which our Wellbeing Activities —ranging from walking and fitness groups to fishing and motorbike meetups—are transforming lives.

They show how older people, many facing isolation, health challenges, or bereavement, have found renewed confidence, purpose, and connection through our inclusive and welcoming sessions.

Each story is a testament to the power of connection, the importance of accessible support, and the value of continued investment in preventative services that promote wellbeing, independence, and social inclusion. We invite you to read these personal accounts and see the difference these services make — not just in numbers, but in meaningful, life-changing experiences.

Angela's Story – From Sit Fit to Walk Fit
Angela, who lives with Multiple Sclerosis, first joined Age UK's seated exercise classes after seeing a local poster. These sessions helped her improve her strength, balance, and flexibility in a supportive and friendly environment. Over time, Angela progressed to a walking group where she regularly walks a mile each session. She credits the programme not only for her physical improvements but also for helping her connect with her community.
"Thank you, Age UK, for making this possible."

Alan's Story – Rebuilding Confidence Through Fishing
After a long period of isolation and declining confidence Alan found it difficult to re-engage with life outside his home. Encouraged by his wife, he joined Age UK's fishing group. A former angler, Alan rediscovered his passion and, more importantly, his confidence. The group provided companionship, shared experiences, and a renewed sense of purpose.
"Joining the group has been a revelation… it's helped me regain my old joie de vivre."

Clive's Story – Motorbikes and Mental Wellbeing
Clive, a lifelong motorbike enthusiast, struggled with loneliness after moving to Kent. A post on Facebook led him to an Age UK brunch group for motorcyclists aged 55+. What began as a small gathering has grown into a vibrant community, offering friendship, shared interests, and emotional support. Clive recalls a touching moment with a fellow biker who had not spoken to anyone all week—highlighting the impact of these social connections.
"This project has brought people together again—for the better. For that, I am eternally grateful."

Gill's Story – Strength, Healing, and Happiness
After retiring early due to a persistent leg ulcer, Gill felt physically weak and uncertain about her future. She discovered Age UK's strength and balance classes through a poster in her scheme and decided to give them a try. The results have been transformative: her posture and balance have improved, her arthritis is more manageable, and her leg ulcer has healed.
"I feel like a new woman—invigorated and motivated. I want to shout from the rooftops how much these classes have helped me!"

Paul's Story – A Life Reignited Through Community
Paul, a retired firefighter, moved to Walmer with his wife and soon became involved in several community activities organised by Age UK. He joined walking groups, motorcycle meetups, and even rediscovered his love for fishing. These activities not only helped him manage his diabetes but also introduced him to new friends and a renewed sense of purpose.
"Every event has been friendly and welcoming. It's great to get out, be involved, and meet new faces."

Mike's Story – Finding Life Again Through Bike & Brunch
After years of caring for his wife through serious illness and eventually losing her, Mike found himself isolated and deeply depressed. Encouraged by his daughter, he joined Age UK's "Bike and Brunch" group. What started as a hesitant first-step turned into a lifeline. The group welcomed him and his dog Monty—with open arms, offering companionship, shared interests, and something to look forward to each week.
"Bike and Brunch has given me back something I thought was gone forever—my life. Thank you for this life-saving group."

Staff and Volunteers

The Charity relies on dedicated staff and volunteers. Our wonderful Volunteers, without whom we could not continue to look after our clients, contributed over 120 hours per week, representing an estimated value of over £86,000. They carry out a variety of duties including delivering hot meals to clients and at the same time checking informally on their well-being, operating the Coffee Shops at our centres and keeping the Gardens neat and tidy. Our outstanding team of full and part-time staff always go over and beyond the remit of their role with Age UK South Kent Coast to ensure every client gets the best advice and care possible.

Financial Review

Income Structure and Accounting Policy Alignment

The Charity's income is primarily derived from contracts and grants.
Income is recognised in accordance with the Charities SORP (FRS 102):

- **Contract income** is recognised as the Charity satisfies performance obligations through delivery of agreed services.
- **Grant income** is recognised when entitlement has been established, any performance conditions have been met, and receipt is probable.
- **Restricted income** is recognised when receivable but is held within restricted funds and applied only in accordance with the specific purposes set by funders.

Where income is received in advance of meeting conditions, it is deferred until the relevant conditions are met.

Financial Performance

The Charity generated a profit of £111,109 during the year which is a remarkable result considering the continued pressures from inflation, increased wage costs, and rising operational expenses. The whole team at Age UK South Kent Coast have worked so hard to support our clients whilst making sure every penny is spent wisely.

Going Concern

The Trustees have reviewed financial forecasts, funding commitments, and reserves. They are satisfied that the Charity has adequate resources to continue in operational existence for at least 12 months from the date of approval of the financial statements.

The Key contract, a combined Community Navigation and Wellbeing Contract, has been confirmed until September 2027 but the longer-term continuation remains uncertain and efforts are concentrated on sourcing additional funding outside of local government.

Reserves Policy

The Charity maintains reserves to:

- Manage cash flow fluctuations arising from contract-based funding
- Mitigate the impact of delayed or discontinued funding
- Support restructuring where required due to contract changes

The level of reserves is reviewed annually in the context of the Charity's risk profile, particularly the reliance on time-limited contracts and restricted funding. The Board has agreed that the free reserves should be a maximum of 3 months operating costs which, if there is any reason to close the Charity, will give adequate funds to cope with the costs of closing the Charity. This figure, based on the operating costs for 2025/26 is £350,000. The free reserves held in our investment account currently are in excess of this level but the Board feels it is prudent to retain additional cash reserves until the uncertainty of the current operational situation clears. In the year 2026/27, our operating costs will reduce and therefore the need for free reserves will be substantially lower. However, we have budgeted for a substantial loss in the year due to the funding changes and our need to continue to support the needy, elderly in our District. The Board also judges that the Charity will make a further loss in 2027/28. The board is currently discussing with the Senior Management the direction the Charity should move so as to best use its funds to benefit the older person in the Folkestone, Dover and Deal District.

Investment Policy

The Charity invests surplus funds responsibly to balance income generation and capital preservation. Investments are managed with advice from FAS Ltd, with regular performance monitoring.

Principal Risks and Uncertainties

The Trustees have identified key risks relating to contracts and funding:

Contract Dependency

A significant proportion of income is derived from contracts with Kent County Council and NHS bodies.

To try to ensure that Age UK SKC is considered by KCC and the NHS as an important provider of services to the older person, our senior management regularly meet with the NHS, KCC and other bodies to ensure that our voice is heard and our abilities offered to support the Older Person needs in Kent.

Contract Renewal Risk

The major contract with KCC is fixed-term but has been extended to 2027 but is of significantly less financial value than in the past meaning we will not be able to support as many clients as in previous years.

We engage actively with the commissioner to ensure the needs of older people in Kent are kept in mind. The management are continually evaluating new opportunities for the Charity.

Restricted Funding Risk

A proportion of income is restricted as to where it may be allocated so limiting flexibility in how funds can be used.

The Charity has to maintain careful financial planning, ensuring full cost recovery of all activities and monitoring restricted fund balances.

Trustees' report (continued)
For the year ended 31 March 2026

(continued)

Financial Pressure Risk

Inflation and rising wage costs continue to impact sustainability. Many clients have limited budgets and we endeavour to provide the best possible value to them.

All our activities have to move towards full cost recovery where possible and reasonable. Regular contract assessments will be made to ensure we are getting best possible value from our suppliers.

Cash Flow Risk

The timing of income receipts may create liquidity pressures.

Cash flow forecasts are monitored regularly and maintaining reserves. Accounts staff monitor all outstanding payments and potential bad debts.

Workforce Risk

Any changes in the structure of the Charity and the services we offer will cause uncertainty which undoubtedly will affect staff.

We endeavour to keep all staff regularly and honestly updated with any potential changes in the organisation.

Risk Management

The Trustees maintain and review a risk register regularly. Risks are monitored, and mitigation strategies are implemented and reviewed.

Plans for future periods

The Charity will focus on securing future funding, adapting services, maintaining quality, and responding to changes in the funding environment. A significant proportion of the Board of Trustees' time is spent discussing the future and what would be best for both the charity and our clients. At the present time, the funding from Local Government is reducing significantly and is under review for the whole County. This could impact on our current business model and we continually look to see what other opportunities there might be to offer services to the Older People of East Kent.

Trustees' report (continued)
For the year ended 31 March 2026

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditors

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Auditors

The auditors, Kreston Reeves Audit LLP, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees and signed on their behalf by:

W E Flavell

Date: 15th October 2026.

Independent auditors' report to the Members of Age UK South Kent Coast

Opinion

We have audited the financial statements of Age UK South Kent Coast (the 'charity') for the year ended 31 March 2026 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, 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, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

The financial statements have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

This has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2026 and of its incoming resources and application of resources 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 Charities Act 2011.

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 charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council'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 charity'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.

Independent auditors' report to the Members of Age UK South Kent Coast (continued)

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' report thereon. The Trustees are responsible for the other information contained within the Annual report. 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. 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 course of 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees are responsible for the preparation of the financial statements which 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 charity'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 charity or to cease operations, or have no realistic alternative but to do so.

Independent auditors' report to the Members of Age UK South Kent Coast (continued)

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 an Auditors' report 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. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Capability of the audit in detecting irregularities, including fraud

Based on our understanding of the Charity and the sector as a whole, and through discussion with the Trustees and other management (as required by auditing standards), we identified that the principal risks of non-compliance with laws and regulations related to health and safety, employment law, and safeguarding. We considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities SORP (FRS 102) Second Edition (released October 2019), the Companies Act 2006 and other relevant charity legislation. We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit. We evaluated Trustees' and management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks related to posting inappropriate journal entries to increase revenue or reduce expenditure. Audit procedures performed by the engagement team included:

- Discussions with management and assessment of known or suspected instances of non-compliance with laws and regulations (including health and safety) and fraud, and review of the reports made by management; and
- Assessment of identified fraud risk factors; and
- Identifying and assessing the design effectiveness of controls that management has in place to prevent and detect fraud; and
- Conducting interviews with appropriate personnel to gain further insight into the control systems implemented, and the risk of irregularity; and
- Identifying key contracts and confirming that all required procurement and tendering procedures have been followed; and
- Performing analytical procedures to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Confirmation of related parties with management, and review of transactions throughout the period to identify any previously undisclosed transactions with related parties outside the normal course of business; and
- Reading minutes of meetings of those charged with governance
- Review of internal controls and physical inspection of tangible assets susceptible to fraud or irregularity; and
- Review of significant and unusual transactions and evaluation of the underlying financial rationale supporting the transactions; and
- Identifying and testing journal entries through the use of data analytics, in particular any manual entries made at the year end for financial statement preparation; and
- Using data analytics to identify high risk journals and investigate these.

Independent auditors' report to the Members of Age UK South Kent Coast (continued)

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.
- Conclude on the appropriateness of the Trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our Auditors' report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees 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 charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Kreston Reeves Audit LLP

Kreston Reeves Audit LLP
Statutory Auditor
Chatham Maritime

Date: 02 October 2026

Kreston Reeves Audit LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

Statement of financial activities
For the year ended 31 March 2026

	Note	Restricted funds 2026 £	Unrestricted funds 2026 £	Total funds 2026 £	Total funds 2025 £
Income from:					
Donations and legacies	3	**-**	**12,758**	**12,758**	18,732
Charitable activities	4	**698,078**	**458,690**	**1,156,768**	1,229,288
Investments	5	**-**	**44,313**	**44,313**	71,539
Total income		**698,078**	**515,761**	**1,213,839**	1,319,559
Expenditure on:					
Charitable activities	6	**601,593**	**557,755**	**1,159,348**	1,290,160
Total expenditure		**601,593**	**557,755**	**1,159,348**	1,290,160
Net income/(expenditure) before net gains on investments		**96,485**	**(41,994)**	**54,491**	29,399
Net gains on investments		**-**	**24,798**	**24,798**	17,167
Net income/(expenditure)		**96,485**	**(17,196)**	**79,289**	46,566
Transfers between funds	18	**(152,857)**	**152,857**	**-**	-
Net movement in funds before other recognised gains/(losses)		**(56,372)**	**135,661**	**79,289**	46,566
Other recognised gains/(losses):					
Other gains/(losses)		**-**	**31,820**	**31,820**	(7,566)
Net movement in funds		**(56,372)**	**167,481**	**111,109**	39,000
Reconciliation of funds:					
Total funds brought forward		**115,779**	**1,290,360**	**1,406,139**	1,367,139
Net movement in funds		**(56,372)**	**167,481**	**111,109**	39,000
Total funds carried forward		**59,407**	**1,457,841**	**1,517,248**	1,406,139

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 17 to 35 form part of these financial statements.

Balance sheet
As at 31 March 2026

	Note		2026 £		2025 £
Fixed assets					
Tangible assets	11		**408,454**		411,574
Investments	12		**616,070**		567,803
			1,024,524		979,377
Current assets					
Stocks	13	**2,010**		2,010	
Debtors	14	**92,526**		133,181	
Investments	15	**173,551**		173,551	
Cash at bank and in hand	22	**325,425**		201,814	
		593,512		510,556	
Current liabilities					
Creditors: amounts falling due within one year	16	**(73,820)**		(54,131)	
Net current assets			**519,692**		456,425
Total assets less current liabilities			**1,544,216**		1,435,802
Creditors: amounts falling due after more than one year	17		**(26,968)**		(29,663)
Total net assets			**1,517,248**		1,406,139
Charity funds					
Restricted funds	18		**59,407**		115,779
Unrestricted funds	18		**1,457,841**		1,290,360
Total funds			**1,517,248**		1,406,139

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

W E Flavell

Date: 1st October 2026

The notes on pages 17 to 35 form part of these financial statements.

Statement of cash flows
For the year ended 31 March 2026

	2026 £	2025 £
Cash flows from operating activities		
Net cash used in operating activities (see note 21)	**118,191**	(11,203)
Cash flows from investing activities		
Dividends, interests and rents from investments	**44,313**	71,539
Purchase of tangible fixed assets	**(22,446)**	(3,885)
Purchase of investments	**(311,372)**	(285,942)
Disposal of investments	**294,925**	325,842
Net cash provided by investing activities	**5,420**	**107,554**
Cash flows from financing activities		
Net cash provided by financing activities	**-**	**-**
Change in cash and cash equivalents in the year	**123,611**	**96,351**
Cash and cash equivalents at the beginning of the year	**201,814**	105,463
Cash and cash equivalents at the end of the year	**325,425**	201,814

The notes on pages 17 to 35 form part of these financial statements

Notes to the financial statements
For the year ended 31 March 2026

1. General information

Age UK South Kent Coast is a charitable incorporated organisation, limited by guarantee, incorporated in England and Wales with charity registration number 1187363. Charity principal office is 3 Park Street, Deal, Kent, CT14 6AG.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Age UK South Kent Coast meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

2. Accounting policies (continued)

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

Where the donated good is a fixed asset, it is measured at fair value, unless it is impractical to measure this reliably, in which case the cost of the item to the donor should be used. The gain is recognised as income from donations and a corresponding amount is included in the appropriate fixed asset class and depreciated over the useful economic life in accordance with the Charity's accounting policies.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset’s use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

Notes to the financial statements
For the year ended 31 March 2026

2. Accounting policies (continued)

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £2,500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, .

Depreciation is provided on the following bases:

Freehold property	- 2% straight line
Long-term leasehold property	- straight line over remaining lease term
Fixtures and fittings	- 10 - 25% straight line

2.7 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as ‘Gains/(Losses) on investments’ in the Statement of financial activities.

2.8 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.9 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Notes to the financial statements
For the year ended 31 March 2026

2. Accounting policies (continued)

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.12 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.13 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.14 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

Notes to the financial statements
For the year ended 31 March 2026

3. Income from donations and legacies

	Unrestricted funds 2026 £	Total funds 2026 £	Total funds 2025 £
Donations	12,758	**12,758**	18,732
Total 2025	18,732	18,732	

4. Income from charitable activities

	Restricted funds 2026 £	Unrestricted funds 2026 £	Total funds 2026 £	Total funds 2025 £
Kitchen Sales	-	385,090	**385,090**	456,808
Care Sales	-	46,766	**46,766**	41,692
Grants	79,174	26,834	**106,008**	102,006
Contract Income	618,904	-	**618,904**	628,782
	698,078	458,690	**1,156,768**	1,229,288
Total 2025	611,078	618,210	1,229,288	

5. Investment income

	Unrestricted funds 2026 £	Total funds 2026 £	Total funds 2025 £
Rental income	13,847	**13,847**	38,070
Income from listed investments	7,217	**7,217**	19,740
Bank interest	23,249	**23,249**	13,729
	44,313	**44,313**	71,539
Total 2025	71,539	71,539	

Notes to the financial statements
For the year ended 31 March 2026

6. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2026 £	Unrestricted funds 2026 £	Total 2026 £	Total 2025 £
Charitable activities	601,593	557,755	**1,159,348**	1,290,160
Total 2025	521,759	768,401	1,290,160	

Summary by expenditure type

	Staff costs 2026 £	Depreciation 2026 £	Other costs 2026 £	Total 2026 £	Total 2025 £
Charitable activities	683,856	25,566	449,926	**1,159,348**	1,290,160
Total 2025	720,170	20,684	549,306	1,290,160	

7. Analysis of expenditure by activities

	Activities undertaken directly 2026 £	Support costs 2026 £	Total funds 2026 £	Total funds 2025 £
Charitable activities	891,594	267,754	**1,159,348**	1,290,160
Total 2025	1,001,689	288,471	1,290,160	

7. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Activities 2026 £	Total funds 2026 £	Total funds 2025 £
Staff costs	683,856	**683,856**	720,170
Travel and subsistence	10,510	**10,510**	14,688
Centre services and activities	41,205	**41,205**	76,630
Meals	156,023	**156,023**	190,201
	891,594	**891,594**	1,001,689
Total 2025	1,001,689	1,001,689	

Notes to the financial statements
For the year ended 31 March 2026

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Activities 2026 £	Total funds 2026 £	Total funds 2025 £
Depreciation	25,566	**25,566**	20,684
Staff training, recruitment and expenses	1,340	**1,340**	906
Travel and subsistence	16,983	**16,983**	21,143
Light, heat and power	40,404	**40,404**	71,756
Telephone and fax	12,646	**12,646**	11,340
Cleaning and waste	25,268	**25,268**	24,826
Repairs and maintenance	27,841	**27,841**	20,873
Bank charges	2,613	**2,613**	2,795
Subscriptions and licenses	4,899	**4,899**	14,916
Insurance	12,482	**12,482**	11,356
PPS and advertising	4,192	**4,192**	6,224
Payroll and professional fees	89,814	**89,814**	74,619
Rent and rates	3,495	**3,495**	6,673
ICT support and equipment	211	**211**	360
	267,754	**267,754**	288,471
Total 2025	288,471	288,471	

8. Auditors' remuneration

The auditors' remuneration amounts to an auditor fee of £10,800 *(*2025 - £10,000*)*, and other services of £1,200 (2025 - £1,000).

9. Staff costs

	2026 £	2025 £
Wages and salaries	**616,300**	661,550
Social security costs	**55,695**	45,659
Contribution to defined contribution pension schemes	**11,861**	12,961
	683,856	720,170

Notes to the financial statements
For the year ended 31 March 2026

9. Staff costs (continued)

The average number of persons employed by the Charity during the year was as follows:

	2026	2025
	No.	No.
Employees	**30**	32

The average headcount expressed as full-time equivalents was:

	2026	2025
	No.	No.
Employees	**23**	25

No employee received remuneration amounting to more than £60,000 in either year.

During the current period remuneration and benefits received by the charity's key management personnel amounted to £87,686 (2025: £85,498) including employer's national insurance contributions of £9,849 (2025: £7,932)

10. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2025 - £NIL).

During the year ended 31 March 2026, no Trustee expenses have been incurred (2025 - £NIL).

Notes to the financial statements
For the year ended 31 March 2026

11. Tangible fixed assets

	Freehold property £	Long-term leasehold property £	Fixtures and fittings £	Computer equipment £	Total £
Cost or valuation					
At 1 April 2025	**410,127**	**400,392**	**80,536**	**3,077**	**894,132**
Additions	**-**	**-**	**22,446**	**-**	**22,446**
At 31 March 2026	**410,127**	**400,392**	**102,982**	**3,077**	**916,578**
Depreciation					
At 1 April 2025	**196,556**	**219,603**	**65,438**	**961**	**482,558**
Charge for the year	**8,202**	**5,889**	**10,706**	**769**	**25,566**
At 31 March 2026	**204,758**	**225,492**	**76,144**	**1,730**	**508,124**
Net book value					
At 31 March 2026	**205,369**	**174,900**	**26,838**	**1,347**	**408,454**
At 31 March 2025	213,571	180,789	15,098	2,116	411,574

12. Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 April 2025	**567,803**
Additions	**311,372**
Disposals	**(294,925)**
Revaluations	**31,820**
At 31 March 2026	**616,070**
Net book value	
At 31 March 2026	**616,070**
At 31 March 2025	567,803

Notes to the financial statements
For the year ended 31 March 2026

13. Stocks

	2026 £	2025 £
Finished goods and goods for resale	**2,010**	2,010

14. Debtors

	2026 £	2025 £
Due within one year		
Trade debtors	**27,828**	39,081
Other debtors	**1,215**	763
Prepayments and accrued income	**63,483**	93,337
	92,526	133,181

15. Current asset investments

	2026 £	2025 £
Bank deposits	**173,551**	173,551

16. Creditors: Amounts falling due within one year

	2026 £	2025 £
Trade creditors	**20,352**	13,429
Other taxation and social security	**8,277**	-
Other creditors	**2,881**	2,881
Accruals and deferred income	**42,310**	37,821
	73,820	54,131

Notes to the financial statements
For the year ended 31 March 2026

17. Creditors: Amounts falling due after more than one year

	2026 £	2025 £
Accruals and deferred income	**26,968**	29,663

18. Statement of funds

Statement of funds - current year

	Balance at 1 April 2025 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 March 2026 £
Unrestricted funds						
Designated funds						
Maintenance Reserve	**15,347**	**-**	**-**	**-**	**-**	**15,347**
Wellbeing Staff Fund	**9,295**	**-**	**(9,295)**	**-**	**-**	**-**
	24,642	**-**	**(9,295)**	**-**	**-**	**15,347**
General funds						
General Funds	**1,265,718**	**515,761**	**(548,460)**	**152,857**	**56,618**	**1,442,494**
Total Unrestricted funds	**1,290,360**	**515,761**	**(557,755)**	**152,857**	**56,618**	**1,457,841**

Notes to the financial statements
For the year ended 31 March 2026

18. Statement of funds (continued)

Restricted funds						
NHS CCG Care Navigator	**5,314**	**185,167**	**(175,415)**	**(9,566)**	**-**	**5,500**
KCC Care Navigator	**32,307**	**43,307**	**(49,645)**	**(25,969)**	**-**	**-**
KCC Community Navigator	**-**	**102,749**	**(46,325)**	**(56,424)**	**-**	**-**
KCC Wellbeing	**25,082**	**264,445**	**(235,650)**	**-**	**-**	**53,877**
Dover District Household Support Fund	**50,638**	**29,500**	**(26,106)**	**(54,032)**	**-**	**-**
Deal Town Council Garden Renewal grant	**-**	**1,000**	**(970)**	**-**	**-**	**30**
Community Fridge Grant	**2,438**	**-**	**-**	**(2,438)**	**-**	**-**
Age UK Walking Tennis	**-**	**7,605**	**(4,216)**	**(3,389)**	**-**	**-**
Health and Wellbeing	**-**	**1,250**	**(791)**	**(459)**	**-**	**-**
Folkestone Hub	**-**	**5,000**	**-**	**(5,000)**	**-**	**-**
KCC Nav Thanet	**-**	**23,236**	**(24,579)**	**1,343**	**-**	**-**
UK Shared Prosperity Fund	**-**	**8,000**	**(8,000)**	**-**	**-**	**-**
Age UK Partner grant/Dunelm	**-**	**26,819**	**(29,896)**	**3,077**	**-**	**-**
	115,779	**698,078**	**(601,593)**	**(152,857)**	**-**	**59,407**
Total of funds	**1,406,139**	**1,213,839**	**(1,159,348)**	**-**	**56,618**	**1,517,248**

Notes to the financial statements
For the year ended 31 March 2026

18. Statement of funds (continued)

Maintenance Reserve - The maintenance reserve fund is designated for capital expenditure and property maintenance of The Marigold Centre.

Wellbeing Staff Fund - This fund has been designated to cover the potential shortfall in funding for the final quarter of the Wellbeing contract. These funds will allow the charity to cover staff costs for these three months and ensure the service continues to run

NHS SKC Care Navigator (Restricted) - This is the fund through which the income from KCC /NHS CCG to provide the care navigator service is received and deployed in the delivery of that service.

KCC Care Navigator (restricted) - This the Fund through which the income from KCC to provide the Care Navigator service is received and deployed in the delivery of that service.

KCC Wellbeing - This is the fund through which the income from KCC (via SEK) to provide the community based wellbeing services is received and deployed in the delivery of that service.

Community Outbreak Management Fund (COMF) - This is the fund through which the income from KCC (via SEK) and Folkestone&Hythe DC was received to deliver a programme of targeted support to encourage older people back into the community post COVID and to help support vulnerable people through COVID.

Folkestone Hub Fund - This fund is for the delivery of ongoing support to vulnerable communities through the Folkestone Community Hub following the initial response phase to the COVID19 pandemic and to develop sustainability in future community hub operations.

Dover District Household Support Fund - This fund is to deliver ongoing support to individuals in hardship within Dover District.

Walking Netball Grant - This fund was received from KCC to set up Walking Netball sessions in the local community.

MCST - This fund was received from Age UK to run Dementia Support groups

Warm spaces - This fund was given to enable Folkestone to provide a Warm space with free refreshments over the Winter.

Community fridge grant - This fund was given by FHDC to provide free food to local residents

UK Power Networks FHDC - This fund is to provide support for electricity bills plus equipment to keep warm such as Electric Blankets and Slow Cookers

Age UK Cost of Living Support - This Fund is for use in 2023/24 to assist with help in paying bills, shopping etc

Folkestone Hardship Support fund - This Fund is to assist in paying bills, shopping etc

Age UK Partner grant/Dunelm - Supports older people to prevent Loneliness through social activitis and befriending

Deal Town Council Garden Renewal Grant - New garden furniture for the Deal Centre

Age UK Walking Tennis - To help older people stay activities with long term health conditions

Health and Wellbeing - To provide activties out of hours for older people still working

Notes to the financial statements
For the year ended 31 March 2026

18. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 March 2025 £
Unrestricted funds						
Designated funds						
Maintenance Reserve	10,430	-	-	4,917	-	15,347
Wellbeing Staff Fund	-	-	-	9,295	-	9,295
	10,430	-	-	14,212	-	24,642
General funds						
General Funds	1,257,395	708,481	(768,401)	58,642	9,601	1,265,718
Total Unrestricted funds	1,267,825	708,481	(768,401)	72,854	9,601	1,290,360

Notes to the financial statements
For the year ended 31 March 2026

18. Statement of funds (continued)

Restricted funds						
NHS CCG Care Navigator	19,480	196,000	(170,966)	(39,200)	-	5,314
KCC Care Navigator	22,060	79,667	(53,487)	(15,933)	-	32,307
KCC Wellbeing	(16,491)	265,000	(223,427)	-	-	25,082
Community Outbreak Management Fund (COMF)	13,104	3,000	(934)	(15,170)	-	-
Folkestone Hub	10,193	-	-	(10,193)	-	-
Dover District Household Support Fund	38,186	55,611	(43,159)	-	-	50,638
Walking Netball	(37)	-	-	37	-	-
MCST	968	-	(15,296)	14,328	-	-
Warm spaces	1,701	10,800	(11,080)	(1,421)	-	-
Community Fridge Grant	1,438	1,000	-	-	-	2,438
Age UK Walking Tennis	1,682	-	-	(1,682)	-	-
Health and Wellbeing	4,351	-	(3,410)	(941)	-	-
Folkestone Hub	2,679	-	-	(2,679)	-	-
	99,314	611,078	(521,759)	(72,854)	-	115,779
Total of funds	1,367,139	1,319,559	(1,290,160)	-	9,601	1,406,139

Notes to the financial statements
For the year ended 31 March 2026

19. Summary of funds

Summary of funds - current year

	Balance at 1 April 2025 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 March 2026 £
Designated funds	**24,642**	**-**	**(9,295)**	**-**	**-**	**15,347**
General funds	**1,265,718**	**515,761**	**(548,460)**	**152,857**	**56,618**	**1,442,494**
Restricted funds	**115,779**	**698,078**	**(601,593)**	**(152,857)**	**-**	**59,407**
	1,406,139	**1,213,839**	**(1,159,348)**	**-**	**56,618**	**1,517,248**

Summary of funds - prior year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 March 2025 £
Designated funds	10,430	-	-	14,212	-	24,642
General funds	1,257,395	708,481	(768,401)	58,642	9,601	1,265,718
Restricted funds	99,314	611,078	(521,759)	(72,854)	-	115,779
	1,367,139	1,319,559	(1,290,160)	-	9,601	1,406,139

20. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2026 £	Unrestricted funds 2026 £	Total funds 2026 £
Tangible fixed assets	59,407	349,047	**408,454**
Fixed asset investments	-	616,070	**616,070**
Current assets	-	593,512	**593,512**
Creditors due within one year	-	(73,820)	**(73,820)**
Creditors due in more than one year	-	(26,968)	**(26,968)**
Total	59,407	1,457,841	**1,517,248**

Notes to the financial statements
For the year ended 31 March 2026

20. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	115,779	295,795	411,574
Fixed asset investments	-	567,803	567,803
Current assets	-	510,556	510,556
Creditors due within one year	-	(54,131)	(54,131)
Creditors due in more than one year	-	(29,663)	(29,663)
Total	115,779	1,290,360	1,406,139

21. Reconciliation of net movement in funds to net cash flow from operating activities

	2026 £	2025 £
Net income for the year (as per Statement of Financial Activities)	**79,289**	46,566
Adjustments for:		
Depreciation charges	**25,566**	20,684
Dividends, interests and rents from investments	**(44,313)**	(71,539)
Decrease in debtors	**40,655**	40,612
Increase/(decrease) in creditors	**16,994**	(47,526)
Net cash provided by/(used in) operating activities	**118,191**	(11,203)

22. Analysis of cash and cash equivalents

	2026 £	2025 £
Cash in hand	**325,425**	201,814
Total cash and cash equivalents	**325,425**	201,814

Notes to the financial statements
For the year ended 31 March 2026

23. Analysis of changes in net debt

	At 1 April 2025	Cash flows	At 31 March 2026
	£	£	£
Cash at bank and in hand	**201,814**	**123,611**	**325,425**
Liquid investments	**173,551**	**-**	**173,551**
	375,365	**123,611**	**498,976**

24. Pension commitments

The Charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £18,885 (2025 : £12,961) Contributions totalling £2,881 (2025 : £2,881) were payable to the fund at the balance sheet date and are included in creditors.

25. Operating lease commitments

At 31 March 2026 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2026	2025
	£	£
Not later than 1 year	**9,138**	9,138
Later than 1 year and not later than 5 years	**8,477**	17,435
	17,615	26,573

26. Related party transactions

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 March 2026.