AGE CONCERN CHELMSFORD

CHARITABLE INCORPORATED ORGANISATION

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE 9 MONTH PERIOD 1 APRIL TO 31 DECEMBER 2025

Registered Charity Number 1209522

EDMUND CARR LLP
Chartered Accountants
146 New London Road
Chelmsford
Essex
CM2 0AW

AGE CONCERN CHELMSFORD

PERIOD 1 APRIL 2025 TO 31 DECEMBER 2025

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AGE CONCERN CHELMSFORD

CHARITY INFORMATION

PERIOD 1 APRIL 2025 TO 31 DECEMBER 2025

The Trustees have the pleasure in presenting their report and financial statements of the Charity for the period ended 31st December 2025.

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name	Age Concern Chelmsford	
Charity Number	1209522	
Address	Age Concern Chelmsford 17 Cottage Place Chelmsford Essex CM1 1NL	
Trustees	Mr Ian Heard Mrs Freda Mountain Mr John Pontin Mrs Sandra Pontin Miss Fay Downing	 Appointed 7 January 2026
Independent Examiner	Sandra Morrell FCCA Edmund Carr LLP 146 New London Road Chelmsford Essex CM2 0AW	

Age Concern Chelmsford is a Charitable Incorporated Organisation, registered charity number 1209522.

OBJECTIVES AND ACTIVITIES

The objects of the Charity, as set out in the governing document, are to promote and assist the general good of all aged people in the City of Chelmsford and surrounding districts by assisting the work of statutory authorities and voluntary organisations engaged in providing facilities for physical and mental recreation, developing physical improvement, furthering health and relieving poverty, distress or sickness.

The Charity meets its charitable objects by providing a Day Centre, Luncheon Club and the opportunity to participate in other social activities. The Day Centre offers light refreshments in the morning and provides a freshly cooked nutritious two-course meal at a very reasonable cost. It operates five days a week throughout the year, excepting the normal Bank Holidays at Christmas and Easter.

The Trustees confirm that the activities of the charity are undertaken to achieve the charity's aims with regard to the Charity Commission's public benefit guidance.

ACHIEVEMENTS AND PERFORMANCE

Chairman's Report

The foundation of our service is to provide our guests with a hot, home cooked lunch at Cottage Place, as in previous periods our ambition extends further than the provision of food alone. As well as a warm welcome we offer ongoing support and friendship together with a range of additional activities which help provide further social and health benefits to our guests.

The following summarises some of our activities during the period.

- Special lunch days when the dining room is decorated to match the event, and food chosen so that both the environment and food come together to celebrate the occasion. These days include notable dates such as Easter, Saints Days, Halloween and Christmas.
- Fun, light hearted Quiz to stimulate discussion and interaction between our guests.
- Goldies Singing Sessions.
- Seated Exercise Class.
- Hearing Aid Care.
- Footcare Podiatry.
- Animal interactions such as that provided by Exotic Explorers.
- Organised trip to Chelmsford Theatre for the Aladdin Pantomime.

We are grateful to all the partner organisations and individuals that help to deliver these valued activities. We strive to provide a wide range of events at our Day Centre, each bringing our community together in friendship, fun, and good food. The Centre is a valuable resource for both our guests and volunteers to enjoy.

We were so pleased to be chosen by St Cedd’s school to receive the food donated to them as part of their Harvest Festival food collection. We re-distributed the food amongst our delighted guests for them to enjoy at home.

We also wish to acknowledge the support of Tesco and Morrisons for their food contributions during the period. Our thanks also to the QBE team for their help and support.

We want more people to benefit from our operation so have worked hard to improve our presence on social media with our Facebook page to help publicise our activities and weekly menu. Our website ageconcernchelmsford.org.uk provides full details of our services and has also helped new guests find our services.

Our improved building in Cottage Place offers a purpose-built rental space which as well as providing us with additional income helps to satisfy a need for community rental space in the City centre. We are pleased to see an increased utilisation during the period and hope to develop this further in 2026 so more groups and organisations within the local community can benefit.

The support of our volunteers remains essential to the operation of Age Concern Chelmsford and we are so grateful for their time and energy. We could not operate without our valued volunteers who exceed our staff and Trustees in number. Working together as a dedicated team we deliver a vital service to the community of Chelmsford and beyond.

I am so grateful to everyone for all their hard work and commitment in support of our aims.

FINANCIAL REVIEW

Income for the year totalled £57,047 and expenditure in the year totalled £78,388, resulting in a deficit of £21,341.

Reserves Policy

It is the policy of the Charity to maintain reserves sufficient to ensure the continued running of the lunch club. At 31 December 2025 bank balances totalled £219,693 .

STRUCTURE, GOVERNANCE AND MANAGEMENT

Age Concern Chelmsford was established over 60 years ago. The charity was unincorporated and was registered as charity no. 213702 on 16th January 1963. The charity's constitution was amended on 2nd April 1984 and 23 March 1994. As mentioned above, during the year the charity transitioned from a charity in trust to a charitable incorporated organisation (CIO) (registered 9 August 2024, charity no. 1209522) and assets were transferred from the existing charity to the CIO in the reporting period. The accounts reflect the combined receipts and payments of the charities in the current and previous accounting periods.

Trustees are appointed by invitation from the existing board of Trustees. New Trustees are given a copy of the Charity Commission's guidance for Trustees "The Essential Trustee" (CC3).

The Trustees' Report was approved by the Trustees on 18 October 2026 and signed on their behalf by:

Ian Heard

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Ian Heard
Trustee

AGE CONCERN CHELMSFORD

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

PERIOD 1 APRIL 2025 TO 31 DECEMBER 2025

I report to the charity trustees on my examination of the accounts of the charity for the period ended 31 December 2025 which are set out on pages 5 to 6.

Responsibilities and basis of report

As the charity's trustees 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 charity's accounts carried out under section 145 of the 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 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.

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.

Sandra Morrell

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Sandra Morrell FCCA

Edmund Carr LLP
146 New London Road
Chelmsford
CM2 0AW

20 October 2026

AGE CONCERN CHELMSFORD

RECEIPTS & PAYMENTS

PERIOD 1 APRIL 2025 TO 31 DECEMBER 2025

	Total Funds Dec-25 £	Total Funds Mar-25 £
RECEIPTS		
Donations including Gift Aid	2,604	4,386
Rental income	13,327	14,662
Cottage Place receipts	29,846	43,402
Bank interest	11,003	8,937
Other income	267	442
Total Receipts	57,047	71,829
PAYMENTS		
Food	12,723	17,596
Wages & Contractors	28,859	42,157
Equipment and repairs	22,279	20,812
Outings	551	1,711
Business rates	2,099	2,412
Light and heat	3,387	1,512
Insurance	2,832	2,677
Telephone	1,059	371
Sundry	1,148	1,848
Accountancy and examination fees	-	4,392
Payroll fees	1,092	1,434
Legal and professional fees	2,359	1,377
Total payments	78,388	98,299
Net increase/(decrease) in cash for the year	(21,341)	(26,470)
Cash balances brought forward	241,034	267,504
Cash balances carried forward	219,693	241,034

All funds are unrestricted

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STATEMENT OF ASSETS & LIABILITIES

AS AT 31 DECEMBER 2025

	Dec-25 £	Mar-25 £
Fixed assets	316,455	316,455
Cash funds		
Bank Current Accounts	19,439	8,990
Bank Investment Accounts	200,254	232,044
Total cash balances	219,693	241,034
Liabilities		
PAYE	448	375
Accruals	1,560	2,700
Total liabilities	2,008	3,075

Approved by the trustees on 18 October 2026 and signed on their behalf by:

Ian Heard

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Ian Heard
Trustee