Counsel and Care for the Elderly

Annual Report and Financial Statements

For the year ended 31 December 2025

Charity Registration Number 203429
Company Registration Number 645708

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Trustees' Report

The Trustees present their Annual Report and Financial Statements for the year ending 31 December 2025. The Financial Statements have been prepared in accordance with the Companies Act 2006 including the exemptions relating to small companies, and the Charities Statement of Recommended Practice (SORP) (FRS102).

Objectives and activities

Counsel and Care is the working name of Counsel and Care for the Elderly, established to assist, by means deemed by law to be charitable, elderly invalids who are in need of financial or other help which they are unable to provide out of their own resources; and to alleviate distress and suffering among elderly invalids by means considered necessary from time to time and deemed by law to be charitable. Counsel and Care was operationally merged with The Royal United Kingdom Beneficent Association, operating as Independent Age, a registered charity number 210729, on 26 October 2011. From that date Counsel and Care's activities and related assets were transferred to Independent Age as a going concern and all of Counsel and Care's staff transferred to Independent Age's employment.

Constitutionally, Counsel and Care continues to exist for the time being as a separate charity to collect all donations made to it. These donations are transferred to Independent Age and may be used by its Trustees to fund the services previously provided by Counsel and Care but now delivered in the name of Independent Age.

Public benefit

The Board of Trustees confirms that it has had due regard for the guidance on public benefit published by the Charity Commission and so fulfilled its obligation under Section 4 of the Charities Act 2011.

Achievements and performance including the financial review

The charity continues to receive funds to assist Independent Age with the provision of information and advice to older people and their families.

In the year to 31 December 2025 total income was £118,682 (2024: £6,440), all being voluntary income. The increase in income was due to a legacy of £113,998 received in January 2025. Total expenditure was £120,848 (2024: £5,478). The result for the period was a net deficit of £2,166 (2024 surplus: £962). As at 31 December 2025 the total reserves, all of which are unrestricted, were £3,190 (2024: £5,356).

Counsel and Care for the Elderly awarded a grant of £120,000 to Independent Age during the year (2024: £4,500).

Reserves

Counsel and Care seeks to pass on as much of the income it receives as possible in order to further the charitable objectives of Independent Age. The funds of the charity available for grant making will vary year on year according to its income and the date of the previous grant made. At the end of 2025 the charity held £3,190 in cash, which was also the value of its free reserves at the end of 2025. The level of reserves held is in accordance with the Reserves Policy adopted by Trustees. The Reserves policy is that reserves shall not exceed twelve months' planned expenditure.

Governance and management

Counsel and Care is a registered charity and a company limited by guarantee not having a share capital. The constitution of the company is given in its Articles of Association adopted on 14 October 2011.

The Royal United Kingdom Beneficent Association, operating as Independent Age, is the sole legal member of Counsel and Care. Two Independent Age Trustees serve as directors and Trustees of the charitable company. Day-to-day management of Counsel and Care is ultimately undertaken by the Chief Executive of Independent Age with the support of the Senior Leadership Team and the Company Secretary.

Risk review

The Trustees of Counsel and Care, who are also Trustees of Independent Age, regularly review the major risks to which Independent Age and its operations, including Counsel and Care, are exposed, particularly those relating to the operations and finances of the charity, and are satisfied that systems and processes are in place to mitigate the effects of exposure to those major risks.

Future plans

Counsel and Care will continue to receive donations and legacies made in its name and ensure that these continue to be used to provide support and services to older people through Independent Age.

Statement of Trustees' Responsibilities

The Trustees (who are also directors of Counsel and Care for the Elderly for the purposes of company law) 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).

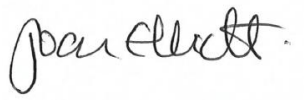
Company law requires the Trustees to prepare financial statements for each financial reporting period which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 in the Charities SORP (FRS102);
- make judgments and estimates that are reasonable and prudent;
- state whether applicable Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

Approved by the Trustees and authorised for issue on 15 September 2026 and signed on its behalf by:



Joan Elliott
Chair

Independent examiner's report to the Trustees of Counsel and Care for the Elderly ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 December 2025.

Responsibilities and basis of report
As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities 2011 Act ('the 2011 Act'). In carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement
I have completed my examination. I confirm that no 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 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than the requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Signed:  Dated: 27/08/2026

Rachel Doyle ACA DChA

MHA
Chartered Accountants
MHA House
Charter Court
Swansea Enterprise Park
Swansea
SA7 9FS

MHA is the trading name of MHA Audit Services LLP, a limited liability partnership in England and Wales (registered number OC455542).

Administrative information

The Trustees of the charity, who are the directors of the company, in office during the reporting period and up to the date of signing the financial statements were:

Trustees
Joan Elliott, Chair
Karen Byrne

Company Secretary
Clare Wadd

c/o Independent Age
18 Avonmore Road
London W14 8RR

Sole legal member
It was agreed on 25 July 2011 that The Royal United Kingdom Beneficent Association (registered charity number 210729), operating as Independent Age, would become the sole legal member of Counsel and Care.

Counsel and Care is the operating name of Counsel and Care for the Elderly, charity registration number 203429.

Company registration number
00645708

Registered office
18 Avonmore Road
London W14 8RR

Principal Bankers
Royal Bank of Scotland
Camden Town Branch
189-191 Camden High Street
London NW1 7BP

Solicitors
Bates Wells & Braithwaite London LLP
10 Queen Street Place
London EC4R 1BE

Statement of Financial Activities (including an Income and Expenditure Account) for the year ended 31 December 2025

	Note	Unrestricted Funds £	**Total 2025 £**	Total 2024 £
Income from:				
Donations and legacies	3	118,682	**118,682**	6,440
Total income		118,682	**118,682**	**6,440**
Expenditure on:				
Charitable activities:				
Advice services to older people		120,000	**120,000**	4,500
Administration costs		848	**848**	978
Total expenditure	4	120,848	**120,848**	**5,478**
Net surplus		(2,166)	**(2,166)**	962
Fund balances brought forward		5,356	**5,356**	4,394
Fund balances carried forward		3,190	**3,190**	**5,356**

All operations of the charitable company continued throughout the year and no operations were acquired or discontinued. The charitable company has no other recognised gains and losses other than those stated above.

The notes on pages 8 to 11 form part of the financial statements.

Balance Sheet

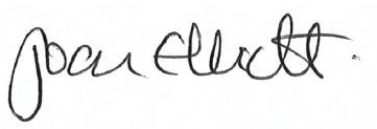
	Note	As at 31 December 2025 £	As at 31 December 2024 £
Current assets			
Cash at bank and in hand		**3,190**	**5,356**
TOTAL NET ASSETS		**3,190**	**5,356**
The Funds of the Charity			
Unrestricted income funds	5	**3,190**	**5,356**
TOTAL CHARITY FUNDS		**3,190**	**5,356**

The Charity's financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The Trustees consider that, for the financial year in question, the Charity is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the Charity to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The financial statements were approved and authorised for issue by the Trustees on 15 September 2026 and signed on their behalf, by:



Joan Elliott
Chair

Company number: 645708

The notes on pages 8 to 11 form part of the financial statements.

Notes to the Financial Statements for the year ended 31 December 2025

1 CONSTITUTION

Counsel and Care for the Elderly (Counsel and Care) is a registered charity and a company limited by guarantee which does not have a share capital. Independent Age became the sole legal member on 25 July 2011. In the event of the charity being wound up, the member is required to contribute an amount not exceeding £1.

2 ACCOUNTING POLICIES

Basis of preparation

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value.

The going concern basis has been adopted because, having considered the risks and uncertainties to which the charity is exposed, and its current reserves position, the trustees have a reasonable expectation that Counsel and Care for the Elderly will continue in operation and meet its liabilities as they fall due for at least twelve months from the date of signing these accounts.

The statements have been prepared in accordance with 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) – (Charities SORP (FRS102)), the Companies Act 2006, taking advantage of the small company provisions, and the Charities Act 2011. The accounts are presented in pounds sterling and are rounded the nearest pound.

Fund accounting

General unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the trustees in furtherance of the general charitable objectives formerly pursued by Counsel and Care, now undertaken by Independent Age.

Income recognition

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.

Donations are recognised when the charity has been notified in writing of both the estimated amount and probable settlement date or on a receipts basis if earlier. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Legacy gifts are recognised on a case by case basis following the granting of probate and when sufficient information has been received to judge the receipt of income as probable. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy.

Reversionary legacies are not recognised during the lifetime of the original beneficiary under the will.

Expenditure

Expenditure is recognised on an accruals basis inclusive of VAT. The charity is not registered for VAT so is unable to recover any of the tax paid.

Charitable expenditure in the reporting period comprises grants to Independent Age to facilitate the delivery of services, directly relating to the objects of Counsel and Care, alongside its own matched services.

Costs incurred in supporting the charity and its governance and administration (2025: £848, 2024: £978) comprise bank charges. All other costs are borne by Independent Age.

Financial Instruments

The charity only holds basic financial instruments. The financial instruments of the charity are as follows:

Cash at bank – is classified as a basic financial instrument and is measured at face value.

3 INCOME

	Unrestricted Funds	**Total 2025**	Total 2024
	£	**£**	£
Donations	4,684	**4,684**	6,440
Legacies	113,998	**113,998**	-
	118,682	**118,682**	**6,440**

In 2025 all income was received as unrestricted funds.

4 EXPENDITURE

The expenditure in the year of £120,848 (2024: £5,478) includes £120,000 in grants to Independent Age in accordance with the Deed of Merger dated 25 July 2011, plus bank charges.

Trustees are not remunerated hence there were no amounts paid to Key Management Personnel of the charity. Day-to-day management of Counsel and Care is ultimately undertaken by the Chief Executive of Independent Age with the support of the Senior Leadership Team and the Company Secretary.

The Trustees neither received nor waived any emoluments during the current or prior reporting periods. The Trustees did not receive any reimbursements for expenses.

5 MOVEMENTS IN FUNDS

	As at 1 January 2025	Income	Expenditure	**As at 31 December 2025**
	£	£	£	**£**
Unrestricted funds				
General funds	5,356	118,682	120,848	**3,190**
Total funds	**5,356**	**118,682**	**120,848**	**3,190**

Comparatives for 2024 of movements in funds are shown below:

	As at 1 January 2024	Income	Expenditure	**As at 31 December 2024**
	£	£	£	**£**
Unrestricted funds				
General funds	4,394	6,440	5,478	**5,356**
Total funds	**4,394**	**6,440**	**5,478**	**5,356**

6 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	**2025 Total**
	£	**£**
Current assets	3,190	**3,190**
Total funds	**3,190**	**3,190**

Comparatives for 2024 analysis of net assets between funds are shown below:

	Unrestricted Funds	**2024 Total**
	£	**£**
Current assets	5,356	**5,356**
Total funds	**5,356**	**5,356**

7 TAXATION

Counsel and Care is a registered charity and therefore is not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

8 RELATED PARTY TRANSACTIONS

The charity had no related party transactions during the year other than those with The Royal United Kingdom Beneficent Association as described in note 9 below.

9 ULTIMATE PARENT UNDERTAKING AND CONTROLLING PARTY

The ultimate parent undertaking and controlling party is The Royal United Kingdom Beneficent Association, operating as Independent Age, a registered charity (210729) incorporated in the United Kingdom by Royal Charter. Independent Age appoints the Trustees of the charity and is its sole legal member. Counsel and Care for the Elderly awarded a grant of £120,000 to Independent Age during the year (2024: £4,500). As at 31 December 2025, £nil was due to Independent Age (2024: £nil).

The objects of the charity as set out in the Royal Charter are primarily to assist and provide relief to older people in need by reason of ill-health, disability, financial hardship or other disadvantage. The charity may also assist and provide relief to others in need by reason of ill-health, disability, social or financial hardship. The Financial statements of Independent Age for the year to 31 December 2025 are available from the Director of Finance & Governance, Independent Age, 18 Avonmore Road, London, W14 8RR.

10 2024 STATEMENT OF FINANCIAL ACTIVITIES

The comparative Statement of Financial Activities for 2024 is shown below:

	Unrestricted Funds	Total 2024
	£	£
Income		
Donations and legacies	6,440	6,440
Total income	**6,440**	**6,440**
Expenditure		
Charitable activities:		
Advice services to older people	4,500	**4,500**
Administration costs	978	**978**
Total expenditure	**5,478**	**5,478**
Net surplus	962	962
Fund balances brought forward	4,394	4,394
Fund balances carried forward	**5,356**	**5,356**