Marlow Age Concern
An Independent Local Charity
38 Glade Road Marlow Bucks SL7 1DH
Phone: 01628 482883 e mail:
marlowageconcern@gmail.com
www.marlowageconcern.org
Registered Charity No. 289444

TRUSTEES' REPORT 2025

STRUCTURE

Marlow Age concern (MAC) is an unincorporated charity governed by a Constitution, the latest version of which became effective from 11th April 2018.

MAC remains an independent and autonomous registered charity. A "quality counts" review in 2008 resulted in our receiving "charity commission endorsed" status. Management decisions are made by annually elected officers and trustees. Day to day co-ordination of activities is carried out by the Day Centre Manager. We are not associated with AgeUK or any other organisation.

TRUSTEES

The present trustees are listed on our computerised return. Trustees and officers are elected at the annual general meeting and form the executive committee which meets at least quarterly. Once elected, officers become ex-officio members. Representatives of member organisations have a vote together with volunteers (with more than 2 years service) who request it, or are co-opted according to our constitution.

ACTIVITIES

The objectives of Marlow Age Concern as specified in clause 2 of our Constitution are to promote the welfare of the aged in the town of Marlow and its environs.

Day Centre

Throughout 2025 we continued providing a full meal service for our guests on four days each week. Although we have enough volunteers, our guest numbers are not yet sufficient for us to increase our service, post pandemic, from four to five days each week.

Phoenix Stroke Club

A weekly meeting for people recovering from strokes or with other disabling conditions. A physiotherapist provides chair exercises weekly. Speakers and occasional outings are arranged

Minibus

Provides transport for the above activities and for other charities in Marlow. It has a powered tail-lift for wheelchair users. All drivers must have a clean licence and undergo training.

Transport Service

Our Transport Service offers transport from home to doctor or hospital appointments for those who are unable to use public transport. This service is provided by a team of car drivers who use their own cars and will wait at the destination for the return home. It is now operating normally with the number of drives being about the same as pre-pandemic levels.

RISKS AND RESERVES

As required by SORP, the trustees confirm that they have reviewed the financial risks inherent in the above operations and consider that they are fully covered by our insurance policies.

The only factor which might endanger the level of our operations would be an inability to recruit sufficient volunteer workers. We are continually seeking new volunteers. The net current assets are freely available and amply sufficient.

FINANCIAL ACCOUNTS

The trustees are aware that, despite efforts to increase the number of guests, the weekly number of guests is well below the pre-covid levels. The charity is therefore continuing to operate 4 days per week. Costs are tightly controlled. In 2025 there was an increase in donations of £2,412 compared with 2024. The charity is fortunate to have received, in prior years, legacies which can fund the present operating deficits.

In January 2026 the minibus was replaced, using some of the restricted funds which had been set aside for this purpose.

Signed on behalf of the Trustees

G Lavers

Geoff Lavers (Chairman)

M. Davis

Maria Davis (Secretary)

April 2026

MARLOW AGE CONCERN

BALANCE SHEET as at 31ST DECEMBER 2025

		£	£	£	*2024* *£*
FIXED ASSETS					
Premises at cost less grants			163,722		*163,722*
Minibus at cost		21350		21,350	
Less accumulated depreciation		20481		20,047	
			869		*1,303*
Premises Improvements Furniture & Equipment at cost		80606		80,606	
Depreciation thereon		62981		57,106	
			17,625		*23,499*
Investments at market value (Note 2)			280,147		*306,786*
	Total Fixed Assets		462,363		*495,310*
CURRENT ASSETS					
Sundry debtors and prepayments		1373		661	
Late adjustment		0			
COIF Deposit accounts		1258		1,258	
Bank current account(s)		9573		9,184	
Cash in hand		436		55	
		12640		11,158	
LESS CURRENT LIABILITIES					
Accruals		-129		0	
			12,510		*11,158*
TOTAL NET ASSETS			474,873		*506,468*
FUNDS	General Funds		399,680		*430,420*
	Restricted Funds (Note 2)		75,193		*76,048*
TOTAL FUNDS			474,873		*506,468*

NOTES TO THE ACCOUNTS

1. These accounts comply with the accounting regulations of the Charities Act 2011, SORP FRSSE and the Constitution of Marlow Age Concern.
2. There are two restricted funds, Phoenix Fund and Minibus Replacement Fund. The Phoenix Fund oringinally arose from a Legacy left specifically to the Phoenix group section of the Charity to which hs been added or deducted the operational annual surpluses or deficits. The fund now amounts to £4,975. The Minibus Fund amounts to £79,696.
3. The cost of Administration Ad Hoc payments and Office Expensesin the General Fund is considered as being 95% to the direct running of the day centre and 5% to the general administration of the charity.
4. No amounts have been paid to any trustee or related person during the year , other than as reimbursements for purchases made by them on behalf of the charity.
5. Investments

   The movement and market values of the COIF Charities Investments Funds were as follows:

	£
Balance as at 31 December 2024	306,786
Withdrawals over the year to fund the operation of the charity	(20,000)
Market Value Decrease	(6,639)
	280,147

APPROVED BY THE TRUSTEES AND SIGNED ON THEIR BEHALF

G Lavers

Geoffrey Lavers, Chairman

M. Davis

Maria Davis, Secretary

MARLOW AGE CONCERN

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR TO 31ST DECEMBER 2025

INCOME & EXPENDITURE

	FUNDS		TOTAL	*2024*
	General	Restricted		
INCOME	£	£	£	*£*
Receipts from users of services	20,638	1,455	22,092	*21,712*
Donations	10,047	0	10,047	*7,635*
Interest and Dividends Receivable	61	0	61	*63*
Council grants	0		0	*0*
TOTAL INCOME	30,746	1,455	32,200	*29,410*
EXPENDITURE				
Catering	5,110	169	5,279	*4,623*
Premises - Maintenan ce, services, insurance	7,585		7,585	*7,320*
Admin& Ad Hoc Payments	25,429		25,429	*24,480*
Office Expenses, etc.,(Note4)	5,801		5,801	*3,785*
Guest Activities Physio/ Exercises/ Outings	0	2,120	2,120	*2,272*
Minibus Operating Costs	4,633	0	4,633	*5,235*
Depreciation on minibus, equipment & fixtures	6,287	22	6,309	*16,519*
TOTAL EXPENDITURE	54,845	2,311	57,157	*64,234*
NET SURPLUS (DEFICIT) FOR THE YEAR	(24,099)	(856)	(24,956)	*(34,825)*
Increase/(Reduction) in Market Values of Investments	(6,639)	0	(6,639)	*17,943*
NET MOVEMENT IN FUNDS	(30,740)	(855)	(31,595)	*(16,882)*
Fund Balances brought forward from Prior Years	*430,420*	*76,048*	506,468	*523,350*
TOTAL FUNDS AT 31 DECEMBER 2025	399,680	75,193	474,873	*506,468*

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Charity Name: Marlow Age Concern

On accounts for the year ended: 31st December 2025 | **Charity no (if any)**: 289444

Set out on pages: Attached showing Total Funds of £474,873

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

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

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a formerly qualified FCA now a retired member of who has not renewed membership.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed: Frank Tarrant **Date:** 9th August 2026

Name: Frank Alfred John Tarrant (SL4 3DR in Windsor)

Relevant professional qualification(s) or body (if any): FCA (Retired)

Address: 233 St. Leonards Road
Windsor
SL4 3DR