REGISTERED COMPANY NUMBER: 02272550 (England and Wales)
REGISTERED CHARITY NUMBER: 299988

REPORT OF THE TRUSTEES AND

AUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

FOR

AGE CONCERN KINGSTON UPON THAMES
(A COMPANY LIMITED BY GUARANTEE)

Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
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SW19 4EU

AGE CONCERN KINGSTON UPON THAMES

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FOR THE YEAR ENDED 31 MARCH 2026

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2026

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2026. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Our vision and objects

Our charitable objects are:

The relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage, in any manner which now or hereafter may be deemed by law to be charitable in England and Wales.

Our vision is:

To make life a greater life.

Our core work is with older people and we aim to support our beneficiaries to live with independence and dignity, decide the direction of their own lives and enjoy life as part of the community. We work to influence local policy and practice and create a greater understanding of the needs of our users and their potential to contribute to community life. We aim to foster greater understanding between the generations by involving younger people in our work through volunteering. Through our information, advice and guidance work and our social prescribing activities we address the needs of people who experience financial hardship and disadvantage.

Public Benefit

The Trustees have had due regard to the Charity Commission's guidance on public benefit when setting the charity's objectives and planning its activities. Staywell exists to help and support older people and other vulnerable residents to live independent, connected and fulfilling lives, and all its activities are undertaken in furtherance of these charitable purposes.

Public benefit is delivered through a broad range of preventative, practical and community-based services that help people remain independent, maintain their wellbeing, reduce isolation and access support when they need it. During 2025-26, Staywell supported 2,265 individuals across its services. Of these, 1,087 people were aged 80 and over, 732 were aged 85 and over, and 347 were aged 90 and over, demonstrating the charity's significant contribution to supporting some of the borough's oldest residents.

Many of the people we support experience multiple and interconnected challenges, including frailty, declining health, dementia, caring responsibilities, bereavement, loneliness, financial hardship and difficulty accessing services. Our work provides practical assistance, information, emotional support and respite for unpaid carers whose contribution is essential to enabling older people to remain living independently.

Staywell provides a range of complementary services including day opportunities, practical support at home, Information, Advice and Guidance (IAG), community support, social prescribing, proactive care, hospital discharge support and befriending. These services are designed not only to respond to immediate needs, but also to prevent deterioration, reduce reliance on more intensive services and improve quality of life.

By providing accessible, community-based support to those who may face barriers linked to age, frailty, disability, caring responsibilities, social isolation or financial hardship, Staywell's work contributes to reducing health inequalities and helping those most at risk of poorer outcomes navigate the help they need.

A key feature of our approach is the integration between services. During the year, 500 individuals accessed two or more Staywell services, with 133 people benefiting from three or more. This reflects our ability to provide coordinated support that addresses practical, social, emotional, financial and health-related needs together, helping people access the right support at the right time.

Analysis of four years of service data identified people aged 85-89 as a critical point for preventative intervention, with around half of community-dwelling residents in this age group living alone, reinforcing the importance of Staywell's practical, social and community-based support.

Our Information, Advice and Guidance service provides an example of the public benefit created through this approach. During 2025-26, the service helped residents access welfare benefits and related support, generating significant annual financial benefit and helping many beneficiaries meet essential living costs, remain independent and maintain their wellbeing.

For beneficiaries, this support is often translated directly into greater independence, improved financial security and the ability to meet essential personal care and living costs. Feedback received during the year illustrates the practical difference this can make, particularly for people whose independence depends on timely advice and access to the right financial support.

Public benefit is also created through the charity's work to reduce isolation and strengthen community connections. Through day opportunities, befriending, social prescribing and community support services, Staywell helps people develop and maintain social relationships, access local activities and remain active within their communities. This work is often vital, particularly for those who live alone, those experiencing bereavement and people whose health conditions make it difficult to participate in everyday community life.

Volunteers play a hugely important role in creating public benefit by extending the reach of our services, contributing local knowledge and strengthening the personal support available to beneficiaries.

The Trustees are satisfied that Staywell continues to deliver clear and demonstrable public benefit. The remainder of this report provides evidence of how that benefit was achieved during the year through the charity's services, organisational learning, financial stewardship and future plans.

ACHIEVEMENTS AND PERFORMANCE

Key Achievements During the Year

During 2025-26, Staywell supported 2,265 individuals across a connected range of services designed to help older people and other vulnerable residents remain independent, connected and well. This included substantial support for people experiencing advanced age, dementia, significant medical needs and social isolation, demonstrating Staywell's continuing role in supporting some of Kingston borough's most frail and vulnerable residents.

A key strength of Staywell's model is the integration across our services. Our ability to coordinate support across practical, emotional, social, financial and health-related needs means that people are not required to navigate separate issues in isolation.

The year saw continued development of preventative and early intervention services, including Proactive Anticipatory Care (PAC), which is a multi-disciplinary approach to supporting people with rising needs; Home from Hospital and community-based support. We also strengthened our understanding of local need through detailed analysis of four years of service data and began exploring new approaches to strengthening performance management and impact measurement across the organisation.

Volunteers remained central to our work, with 60 active volunteers contributing across a variety of areas and adding valued capacity to our services.

Partnership working continued to be fundamental to our success. Throughout the year we worked with local authority, NHS, voluntary sector and community partners to support residents and contribute to preventative, community-based approaches to delivering care and fostering wellbeing, notably new approaches to frailty and the development of Proactive Anticipatory Care as the basis for new neighbourhood models across South West London.

Impact Measurement and Organisational Learning

The Trustees recognise that effective impact measurement is essential to understanding both the reach of Staywell's services and the difference they make to individuals, families and communities. Evidence from service activity, demographic data, referral patterns, outcomes, user feedback, case studies, compliments, complaints and partner insight is used to monitor performance, identify emerging needs and inform future decisions.

During the year, Staywell completed a detailed analysis of four years of client engagement and service usage data. This gave managers and Trustees clearer insight into who uses services, how needs are changing, how people move between services and where referral pathways are most effective. The analysis shows that people living with dementia are among those most likely to benefit from multiple Staywell services over an extended period, reflecting the importance of coordinated support for both individuals and their families and carers. The findings reinforced the value of Staywell's integrated service model and are already shaping operational priorities, including stronger referral pathways, improved understanding of service journeys, better use of data in planning and continued investment in preventative support.

Supporting Independent Living

A core objective of Staywell is to help people remain independent, safe and connected for as long as possible. During 2025-26 this objective was delivered through a combination of practical support at home, day opportunities, hospital discharge support and Information, Advice and Guidance.

Our At Home Services supported 448 individuals, delivering more than 10,700 visits and over 14,800 hours of practical support. Help@Home supported 263 clients, while the Handyperson Service supported 243 clients through a range of interventions designed to help people remain safe and independent in their own homes.

The Home from Hospital service played an important role in helping people return home safely following periods of ill health. As part of Staywell's wider integrated service model, the service provides rapid, practical and flexible support at the point of discharge, minimising the number of transitions between services and professionals and helping people receive the right help quickly. Home from Hospital forms an important part of Kingston's discharge pathway. The volume and source of referrals received during the year demonstrate the confidence placed in Staywell by NHS and social care colleagues to provide timely, practical support that complements statutory services.

'Home-readiness' interventions included small practical changes such as moving or removing furniture, clearing cluttered spaces and helping ensure that equipment could be used safely. Support included shopping, cleaning, meal preparation, information provision and practical help to prepare people's homes for discharge. This support helps people recover at home with greater confidence and independence, while also contributing to safer discharge, reduced risk of readmission and better use of health and social care resources.

Staywell's Day Opportunities services at Raleigh House and The Bradbury supported 198 people, many of whom were living with dementia, frailty or multiple long-term health conditions. In addition to providing meaningful activity and social interaction for members who attend between one and five days per week, the services helped maintain independence, supported wellbeing and provided valuable respite for unpaid carers, helping them to sustain their caring role.

The impact of this integrated approach can be seen in the experience of Mr and Mrs B.

When Staywell first met Mr and Mrs B, aged 79 and 77, they were facing increasing challenges at home. Mrs B was largely housebound and required significant support with daily living. Her husband remained her primary carer despite experiencing serious health problems of his own. As his health deteriorated, both were struggling with the physical and emotional demands of their circumstances and were referred to the local Proactive Anticipatory Care (PAC) team, of which Staywell is a key member.

Over the following months, Staywell's PAC Coordinator worked closely with the couple to address a range of practical, financial and emotional challenges. Support included assistance with benefits, support with care costs, referrals to Help@Home, advice regarding transport schemes and practical help around the home. When Mr B was later admitted to hospital following a fall, support continued seamlessly through Staywell's Home from Hospital service, ensuring continuity of care and discharge planning.

Sadly, Mr B later died following a further admission to hospital. Staywell continued supporting Mrs B through bereavement, assisting with benefit changes, practical matters, ongoing wellbeing support and liaison with Adult Social Care and other agencies.

Mrs B later expressed gratitude for the support provided throughout this difficult period, reflecting the value of having a consistent source of support through illness, hospital admissions, bereavement and major life changes.

This example demonstrates how integrated support can evolve around a family's changing circumstances, providing continuity, practical assistance and reassurance throughout periods of illness, caring responsibility and bereavement.

Preventing Crisis Through Early Intervention

Many of the people supported by Staywell experience increasing frailty, social isolation, dementia, mental health concerns, caring responsibilities or other circumstances which, if left unaddressed, can lead to crisis.

The Older People's Community Team supported 246 people during the year, while the Proactive Anticipatory Care service supported 127 individuals and Community Connectors worked with 680 residents through community navigation and social prescribing activities. Together these services focus on early intervention, problem-solving and coordinated support designed to prevent escalating need.

The importance of timely intervention was demonstrated in the case of Mrs W.

Mrs W (aged 76) was referred to Staywell's Home from Hospital service following discharge after treatment for an infection. Although the initial referral was for practical support, a Staywell Coordinator became increasingly concerned during a telephone call with Mrs W's husband (82) and arranged an immediate home visit. On arrival it became clear that Mrs W was experiencing significant distress and that her husband was struggling to cope with the situation alone.

Recognising that this was not simply a routine post-discharge issue, the Coordinator sought specialist clinical advice and worked with NHS colleagues to ensure Mrs W accessed the appropriate mental health pathway. Urgent intervention was arranged, preventing further escalation and ensuring she received the specialist support she required. Support for her husband also continued, alongside onward referral into Proactive Anticipatory Care.

This example demonstrates the importance of relationship-based support and the ability of experienced staff to identify risks early, coordinate responses and advocate for people whose needs may otherwise be overlooked.

A healthcare professional involved in the case later wrote:

'The way you recognise when someone is in crisis, know exactly who to involve, and take action so promptly makes such a meaningful difference. It's clear how much you care, and how strongly you speak up on behalf of those who need it most.'

Reducing Isolation and Strengthening Community Connections

Social isolation and loneliness remain significant challenges for many older people and can contribute to declining health, reduced confidence and increasing reliance on formal services. Staywell's services seek to address these issues through day opportunities, befriending, social prescribing, community support and practical assistance.

The FaNS Friendly and Neighbourly Support Befriending Service supported 73 people during the year, through regular weekly visits and calls, whilst Community Connectors, the Community Team and Day Opportunities services helped many more people access local groups, transport schemes, activities and wider community resources.

The experience of Mr T illustrates how relatively small interventions can have a significant impact on wellbeing and independence.

Following the death of his wife, Mr T, aged 96, found himself increasingly isolated. Although he remained physically independent, opportunities for social contact had become limited and he had lost much of the routine and companionship that had shaped his daily life for many years.

Staywell's Community Team spent time getting to know Mr T and exploring options that might help him reconnect with his community. Not every suggestion was right for him, but through continued support he found a local lunch club that he enjoyed and began attending regularly. Staywell also arranged a Careline service, helped secure a Taxicard, Dial-a-Ride membership and a Blue Badge, and introduced a volunteer befriender who now provides regular companionship.

Individually, each intervention was relatively modest. Together, they helped Mr T remain independent, maintain confidence and develop new social connections at a vulnerable stage of life. His story demonstrates how preventative support is often delivered through a series of practical and personal actions that collectively improve wellbeing and quality of life.

Reflecting on the support he received, Mr T said:

'You helped me when I needed it, and I am very satisfied with everything you have done.'

Volunteers and Community Contribution

The contribution of volunteers remains essential to the delivery of Staywell's charitable objectives. During 2025-26, volunteers supported activities including Information, Advice and Guidance, befriending, practical support and community-based services, bringing local knowledge, commitment and personal connection to beneficiaries.

The impact of volunteering is often seen in the long-term relationships that develop between volunteers and the people they support. One example is the relationship between volunteer 'Daisy' and 'Marion', who received befriending support over a number of years. Even after having two children of her own, Daisy continued volunteering and often brought her children along to visits. When family and work commitments eventually meant she needed to step back from the role, Marion spoke warmly about the difference the visits had made and described her volunteer as 'absolutely wonderful'. A new volunteer was carefully matched and introduced to ensure the support could continue.

This example illustrates how volunteering can reduce isolation, strengthen community connections and provide companionship and continuity for people who may otherwise have limited opportunities for social contact.

Volunteering also creates benefits beyond the individuals receiving support. It provides opportunities for local people to contribute their skills, remain active within their communities and make a meaningful difference to the lives of others. The Trustees record their sincere thanks to all volunteers for their commitment, generosity and contribution throughout the year.

Improving Financial Wellbeing and Access to Support

Financial insecurity can have a significant impact on independence, wellbeing and quality of life. Staywell's Information, Advice and Guidance service provides practical advice and assistance enabling people to access benefits and support to which they are entitled.

During the year, the service supported 934 clients, opened 623 cases and completed 129 home visits. The service achieved a 96.2% success rate for benefit claims, generating an estimated £285,812.80 of annual financial benefit for residents through successful welfare benefit claims and related interventions.

The practical impact of this work is reflected in feedback from beneficiaries. One beneficiary who received support with an Attendance Allowance application wrote:

'At 87 I still live independently in my old family home and could not do so without the help provided by Staywell.'

Another beneficiary explained:

'I now have the gift of £441 a month, which is the most enormous, unexpected bonus in my life. I wish I could say I was spending it on luxuries, but it is helping to meet the additional costs and personal needs that can come with later life, and which few of us fully anticipate. I am immensely grateful to Staywell, for making my final years that bit easier. It has been done with such grace, sympathy and understanding, it restores my fading faith in mankind. Thank you for all the help, ingenuity and kindness.'

The Information, Advice and Guidance service acts as a gateway into Staywell's wider support network. Staff and volunteers regularly identify additional needs and connect people to practical support at home, community services, day opportunities and other forms of assistance. This early intervention approach helps address issues before they become more serious and supports a more holistic response to need.

FINANCIAL REVIEW

Financial Performance

During 2025-26, Staywell continued to operate in a challenging financial environment characterised by increasing demand, rising employment costs, inflationary pressures and uncertainty within public sector commissioning and charitable funding. Despite these pressures, the charity maintained a focus on financial stewardship, organisational resilience and long-term sustainability while continuing to deliver preventative and community-based services.

The Trustees remained committed to balancing financial sustainability with the delivery of services that provide meaningful benefit to local residents. Financial performance, cash flow, reserves and service viability were monitored regularly throughout the year to ensure that resources continued to be directed towards activities that deliver the greatest impact for beneficiaries.

Total income for the year was £1.99 million (2025: £2.21 million). The reduction compared with the previous year was principally attributable to lower legacy income, reflecting the inherently non-recurring nature of gifts in Wills. Income from charitable activities remained broadly stable and investment income continued to provide an important contribution to the funding of the charity's activities.

Total expenditure was £2.05 million (2025: £1.94 million), reflecting increased operating costs and continuing investment in service delivery. Support costs increased during the year from £469,382 to £641,164. The increase reflects a combination of higher organisational costs, including staffing (notably affected by the increase in Employer's National Insurance contributions), professional support and technology expenditure, together with a revised allocation of overhead costs across charitable activities to better reflect the resources required to support service delivery. These investments support governance, finance, compliance, digital systems, staff support and organisational resilience, all of which are essential to the safe and effective delivery of services.

Before investment gains, the charity recorded a deficit of £63,381. Investment gains of £82,384 resulted in net income for the year of £19,003. Total funds at 31 March 2026 were £4.95 million.

The Trustees recognise the importance of maintaining a diversified income base comprising contracts, grants, service income, investments, fundraising and legacy giving. This diversity remains an important source of organisational resilience in an increasingly uncertain funding environment.

We are grateful to the Big Lottery for funding which has enabled us to develop befriending over the last three years and to the National Lottery Communities Fund for supporting our Handyperson Service.

The Trustees remain grateful to all those who support the charity through donations and legacies, which continue to make an important contribution to Staywell's work.

Investment Policy and Performance

The charity maintains investment assets as part of its long-term approach to financial sustainability. The Trustees seek to balance income generation, capital preservation and long-term growth whilst maintaining an appropriate level of risk. Investment performance is monitored regularly with the support of professional advisers. Investment income and gains continue to provide an important contribution to the charity's financial resilience and support the delivery of charitable activities. Further details are provided in the financial statements.

FINANCIAL REVIEW

Reserves Policy

The Trustees maintain a reserves policy designed to ensure that the charity remains financially resilient whilst maximising resources available for charitable activities.

Free reserves are held to protect the charity against unexpected reductions in income, provide working capital for operational running, manage cash flow fluctuations, provide stability during periods of organisational change, respond to unforeseen expenditure or emergencies, and support the management of strategic and operational risks.

At 31 March 2026, unrestricted funds totalled £4,933,603 (2025: £4,916,600). These funds include a number of designated reserves established by the Trustees to support the charity's long-term financial sustainability and organisational development.

The designated funds at year-end were: Revaluation Reserve £482,064; Building Development Reserve £581,837; Fair Value Reserve £1,064,445; Social Investment Fund £399,183; and Capacity Development Fund £221,732.

The Building Development Reserve supports the future maintenance, repair and modernisation of Raleigh House and other buildings. The Capacity Development Fund supports investment in organisational development and service capacity, including digital improvements and initiatives designed to strengthen long-term viability and access to services.

While the charity has substantial total reserves, much of this is tied up in buildings, investments and funds that have been set aside for specific future purposes. The level of reserves that is readily available to support day-to-day operations is therefore lower than the total unrestricted funds shown in the accounts. The Trustees keep this position under regular review to ensure the charity remains financially resilient and able to respond to unexpected events, funding changes and future commitments.

Going Concern

The Trustees have assessed the charity's ability to continue as a going concern for a period of at least twelve months from the date of approval of the financial statements. In carrying out this assessment, the Trustees considered the charity's financial position, cash flow forecasts, reserves, anticipated income and expenditure, and the principal risks facing the organisation.

The Trustees reviewed financial forecasts and considered the potential impact of changes in funding, commissioning arrangements and operating costs. Attention was given to the risk of reductions in contractual or grant income. The charity continues to mitigate these risks through a diverse range of income sources, regular financial monitoring and a prudent reserves policy.

Having considered these matters, the Trustees are satisfied that the charity has adequate resources to continue operating and meet its obligations as they fall due for the foreseeable future. Accordingly, the financial statements have been prepared on the going concern basis.

FUTURE PLANS

The Trustees remain committed to ensuring that Staywell continues to provide high-quality, sustainable and responsive services for older people and other vulnerable residents. Our plans are informed by learning from the year, data analysis, organisational performance review and the wider developments in health and social care both locally and nationally, particularly the evolving Neighbourhood Health and Care agenda.

Prevention and Early Intervention

Demographic change, increasing longevity, rising levels of frailty, dementia and long-term health conditions, and continued pressure on health and social care systems are expected to increase demand for community-based preventative support. Staywell will therefore focus on early intervention, practical help at home, advice, social connection and coordinated support that enables people to remain independent and connected for as long as possible. We will strengthen our integrated service model by improving referral pathways, service navigation and the use of data to identify those most likely to benefit from preventative intervention. Particular attention will be given to people aged 75-90, people living alone, people with dementia, carers and those whose needs are escalating but who may not yet meet statutory thresholds.

Evidence, Learning and Impact

Staywell will strengthen its ability to demonstrate impact, learn from evidence and continually improve services. Building on this year's work, we will make greater use of evidence, outcomes data and service pathway information to support planning and continuous improvement.

Financial Sustainability

Financial sustainability will remain central to future planning. The charity will continue to diversify income, develop funding opportunities, strengthen fundraising and legacy giving, maintain appropriate reserves and review service viability to ensure that resources are directed towards activities that achieve the greatest benefit for beneficiaries. This remains particularly important in a context of rising costs, funding uncertainty and increasing complexity of need.

Partnerships and Organisational Capacity

Partnership working will remain essential to Staywell's success. We will continue to work closely with the Royal Borough of Kingston, NHS organisations, Primary Care Networks, Kingston Hospital, voluntary sector organisations and community groups as local health and care systems develop more preventative and neighbourhood-based approaches. Alongside this, we will continue investing in staff, volunteers, digital capability and organisational development to ensure that the charity has the skills, capacity and resilience required to meet future demand and take advantage of emerging opportunities.

Looking ahead, the Trustees believe Staywell is well placed to respond to the opportunities and challenges arising from an ageing population, increasing demand and continued pressure on statutory services. By focusing on prevention, evidence-informed decision making, strong partnerships and long-term sustainability, the charity will continue supporting older people and other vulnerable residents to live independent, connected and fulfilling lives within their communities.

The Trustees also recognise the importance of effective leadership and succession planning. Since the year end, Shane Brennan, Chief Executive, has announced his intention to retire after more than 25 years with the organisation, including over 20 years as Chief Executive. Following a planned succession process, the Board has appointed Anne Bren, currently Deputy Chief Executive, to succeed him with effect from 1 October 2026. The Trustees are confident that this planned transition will provide continuity of leadership and support the successful delivery of the charity's plans.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Staywell (Age Concern Kingston upon Thames) is a limited company. Its governing document is its Articles of Association, dated 12th September 2013, and members of the Board of Trustees are the directors of the company. The charity has used the working name of Staywell since September 2014.

Recruitment and appointment of new trustees

Trustees are recruited by various means, including advertising in newspapers, our own publications and on our website. The Board is elected in accordance with the Articles of Association. Trustees serve for a term of three years and may be re-elected; any Trustee elected as Chair may serve for a maximum of six years. Appointment is by election at the Annual General Meeting, which usually takes place in October each year.

Organisational structure and decision making

The charity is governed by its Board of Trustees, which met four times during the financial year 2025-26, in addition to the Annual General Meeting.

A scheme of delegation is in place; the Chief Executive, who is also Company Secretary, has overall responsibility for the day-to-day management of the organisation and delegates performance and quality management responsibilities to the Deputy Chief Executive, including ensuring that services are delivered in line with the operational policies, contract specifications or grant conditions. Service managers are responsible for day-to-day operational management and the supervision and development of both staff and volunteers.

The Finance Group (which in the year being reported consisted of the Chief Executive, the Deputy Chief Executive, and the Treasurer) met every four to six weeks. The senior management team met weekly and employees and volunteers continued to be involved in the development of the organisation through staff briefings, team meetings, and one-to-one meetings with their line managers.

Induction and training of new trustees

New Trustees receive an induction which provides an overview of the organisation, its ethos and strategic aims, the activities and services it provides, funding, and policies and procedures, including diversity and equality, as well as the role and responsibilities of Trustees.

Our Trustees are experienced and knowledgeable about our work and the needs of our users and have skills and experience in a wide variety of fields, including social care, healthcare, local government, and the commercial sector. Ongoing training and development is provided in various ways. Trustees participate in strategic planning and other development sessions alongside staff, volunteers and other stakeholders. Trustees also meet from time to time between Board meetings, to focus on development of their skills and understanding of the organisation. Senior staff and managers periodically attend Board meetings to give presentations and update Trustees on developments affecting the work of the organisation.

Key management remuneration

The pay of the Chief Executive is set by the Board. The pay of the remaining Senior Management Team, and staff is reviewed annually by the Finance Group, in line with both market conditions and affordability for the charity, and a proposal is submitted to the Board for their approval.

Wider network

Staywell is an independent local charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
02272550 (England and Wales)

Registered Charity number
299988

Registered office
Raleigh House
14 Nelson Road
New Malden
Surrey
KT3 5EA

Trustees
Ms E Aitchison
Mrs A C Cann
Ms C Fitzgerald (resigned 23/10/25)
Dr D Stinson
Dr J C H D'Souza
Mr R P Phillips
J W R Bailey (appointed 23/10/25)
Ms H Pyecroft (appointed 23/10/25)

Auditors
Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
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London
SW19 4EU

Chief Executive Officer and Company Secretary
Mr S Brennan

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
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Kingston upon Thames
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National Westminster Bank Plc
New Malden Branch
64 High Street
New Malden
KT3 4HB

Investment Managers
Rathbones Investment Management
Port of Liverpool Building
Pier Head
Liverpool
L3 1NW

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Age Concern Kingston upon Thames for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the trustees must not approve the financial statements unless they are satisfied that they 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 those 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;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

In so far as the trustees are aware:

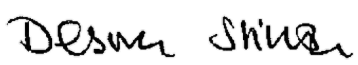
- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Hartley Fowler LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

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

Approved by order of the board of trustees on 3 September 2026 and signed on its behalf by:



Dr D Stinson - Trustee

Opinion
We have audited the financial statements of Age Concern Kingston upon Thames (the 'charitable company') for the year ended 31 March 2026 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, 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 (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:
- give a true and fair view of the state of the charitable company's affairs as at 31 March 2026 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC'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 charitable company'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.

Other information
The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:
- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:
- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees
As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they 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 charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements
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 a Report of the Independent Auditors 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identify and assess risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

-the nature of the industry and sector, control environment and the charity's activities;

-results of our enquiries of management about their own identification and assessment of the risks of irregularities;

-any matters we identified having obtained and reviewed the charitable company's documentation of their policies and procedures relating to:

- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non -compliance;

- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;

- the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;

- the matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud. In common with all audits we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework that the charitable company operates in. The key laws and regulations we considered in this context included the Charities Act 2011, UK Companies Act and tax legislation.

In addition we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the charitable company's ability to operate or to avoid a material penalty.

As a result of performing the above, we did not identify any key matters related to the potential risk of fraud or non-compliance with laws and regulations.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provision of relevant laws and regulations described as having a direct effect on the financial statements;

-enquiring of management concerning actual and potential litigation and claims;

-performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;

-reviewing minutes of meetings of those charged with governance, reviewing internal reports, and

-in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments, assessing whether the judgements made in making accounting estimates are indicative of a potential bias and evaluating the business rationale for any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indication of fraud or non-compliance with laws and regulations throughout the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Jonathan Askew (Senior Statutory Auditor)
for and on behalf of Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

23 September 2026

AGE CONCERN KINGSTON UPON THAMES

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	43,760	-	43,760	267,488
Charitable activities	5				
Kingston Day & Transport Services		781,508	1,600	783,108	740,673
Kingston Information, Advice & Advocacy		92,700	-	92,700	90,000
Kingston Community Services		803,396	10,158	813,554	828,905
Kingston Community Furniture		98,963	-	98,963	118,319
Investment income	4	155,840	-	155,840	160,199
Total		1,976,167	11,758	1,987,925	2,205,584
EXPENDITURE ON					
Raising funds	6	17,562	-	17,562	8,937
Charitable activities	7				
Kingston Day & Transport Services		827,589	1,600	829,189	759,389
Kingston Information, Advice & Advocacy		78,612	-	78,612	87,095
Kingston Community Services		1,016,161	8,158	1,024,319	922,374
Kingston Community Furniture		101,624	-	101,624	161,029
Total		2,041,548	9,758	2,051,306	1,938,824
Net gains on investments		82,384	-	82,384	132,217
NET INCOME		17,003	2,000	19,003	398,977
Other recognised gains/(losses)					
Gains on revaluation of fixed assets		-	-	-	300,000
Net movement in funds		17,003	2,000	19,003	698,977
RECONCILIATION OF FUNDS					
Total funds brought forward		4,916,600	16,667	4,933,267	4,234,290
TOTAL FUNDS CARRIED FORWARD		4,933,603	18,667	4,952,270	4,933,267

The notes form part of these financial statements

AGE CONCERN KINGSTON UPON THAMES

STATEMENT OF FINANCIAL POSITION
31 MARCH 2026

	Notes	2026 £	2025 £
FIXED ASSETS			
Tangible assets	14	1,840,514	1,822,366
Investments			
Investments	15	1,263,415	1,193,659
Investment property	16	1,250,000	1,250,000
		4,353,929	4,266,025
CURRENT ASSETS			
Debtors	17	167,651	415,714
Cash at bank		573,049	388,261
		740,700	803,975
CREDITORS			
Amounts falling due within one year	18	(142,359)	(136,733)
NET CURRENT ASSETS		598,341	667,242
TOTAL ASSETS LESS CURRENT LIABILITIES		4,952,270	4,933,267
NET ASSETS		4,952,270	4,933,267
FUNDS	21		
Unrestricted funds:			
General fund		2,184,342	2,136,351
Revaluation reserve		482,064	482,064
Building development reserve		581,837	600,000
Fair value reserve		1,064,445	1,064,445
Social Investment Fund		399,183	399,183
Capacity Development Fund		221,732	234,557
		4,933,603	4,916,600
Restricted funds		18,667	16,667
TOTAL FUNDS		4,952,270	4,933,267

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 3 September 2026 and were signed on its behalf by:

Dr D Stinson - Trustee

The notes form part of these financial statements

AGE CONCERN KINGSTON UPON THAMES

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2026

	Notes	2026 £	2025 £
Cash flows from operating activities			
Cash generated from operations	1	64,948	(71,353)
Finance costs paid		(2,358)	-
Net cash provided by/(used in) operating activities		62,590	(71,353)
Cash flows from investing activities			
Purchase of tangible fixed assets		(47,187)	(77,795)
Purchase of fixed asset investments		(64,039)	(139,708)
Sale of tangible fixed assets		917	1,000
Sale of fixed asset investments		76,667	131,764
Interest received		3,654	4,625
Dividends received		22,297	23,650
Rents received on investment property		129,889	131,924
Net cash provided by investing activities		122,198	75,460
Change in cash and cash equivalents in the reporting period		184,788	4,107
Cash and cash equivalents at the beginning of the reporting period		388,261	384,154
Cash and cash equivalents at the end of the reporting period		573,049	388,261

The notes form part of these financial statements

NOTES TO THE STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2026

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2026 £	2025 £
Net income for the reporting period (as per the Statement of Financial Activities)	19,003	398,977
Adjustments for:		
Depreciation charges	29,039	7,997
Gain on investments	(82,384)	(132,217)
(Profit)/loss on disposal of fixed assets	(917)	3,071
Interest received	(3,654)	(4,625)
Finance costs	2,358	-
Dividends received	(22,297)	(23,650)
Rents received on investment property	(129,889)	(131,924)
Decrease in stocks	-	1,000
Decrease/(increase) in debtors	248,063	(162,813)
Increase/(decrease) in creditors	5,626	(27,169)
Net cash provided by/(used in) operations	64,948	(71,353)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/25 £	Cash flow £	At 31/3/26 £
Net cash			
Cash at bank	388,261	184,788	573,049
	388,261	184,788	573,049
Total	388,261	184,788	573,049

The notes form part of these financial statements

1. GENERAL INFORMATION

The charitable company is incorporated and domiciled in England and Wales. The address of its registered office is Raleigh House, 14 Nelson Road, New Malden, Surrey, KT3 5EA. The registered number of the company is 02272550. The registered number of the charity is 299988.

The financial information presented is for the year ended 31 March 2026 and 31 March 2025. The financial information is presented in sterling.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

a) Preparation of the accounts on a going concern basis

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. In future years, the key risks to the charity are a fall in contractual and grant income. The trustees have a series of measures to control, mitigate and minimise the effects of a fall in income, including the development and maintaining of a diverse range of activities and income in order to reduce the risk of over-reliance on a single source, and a prudent reserves policy.

b) Significant judgements and estimates.

Preparation of the financial statements requires management to make significant judgements and estimates. The items in the financial statements where these judgements and estimates have been made include:

(i) Revaluation of investment properties and freehold properties. The charity carries its investment property and freehold property at fair value with changes in fair value being recognised in the statement of financial activities.

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.

Income in respect of services provided is recognised when, and to the extent that, performance occurs and is measured at the fair value of the consideration receivable. The main source of income for the charity is contracts with the Royal Borough of Kingston upon Thames and Clinical Care Commissioners in respect of patient services.

Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to the consideration by its performance. Grant income relating to a later period is therefore deferred to that period and treated as deferred income in the balance sheet.

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date.

Legacies are recognised on a case-by-case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date.

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 bank.

2. ACCOUNTING POLICIES - continued

Income
Dividends are recognised once the dividend has been declared and notification has been received of the dividend due. This is normally upon notification by the investment advisor of the investment portfolio.

Rental income from the investment properties is recognised when receivable.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Raising funds
Costs of raising funds comprise the costs associated with attracting voluntary income aud the costs of trading for fundraising purposes.

Charitable activities
Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs
Governance costs include those incurred in the governance of the charity and comprise the production of the statutory accounts and the audit of the charity.

Allocation and apportionment of costs
Support costs include all those overhead costs of office, utility services and other services and costs, which are in support of the activity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

Intangible fixed assets
Intangible fixed assets acquired separately are initially recognised at cost. Software that is integral to the operation of hardware is capitalised as part of the relevant item of tangible fixed assets. Software that is not integral to the operation of the hardware is capitalised as an intangible fixed asset. Depreciation is not provided on software in development until this is brought into use.

Software development costs	25% on cost.

Tangible fixed assets

Computer equipment	33.3% on cost.
Motor vehicles	20.0% on cost.
Furniture and equipment	12.5 % & 20% on cost.
Short Leasehold	20% on cost.

Freehold property is not depreciated. Freehold property is revalued annually and stated at the revalued amount.

Investment property
Investment properties are included at their fair value. Fair value is based on market value and is reappraised annually by an independent professional valuer. Any movements due to unrealised gains on valuation are recognised in the Statement of Financial Activities.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. ACCOUNTING POLICIES - continued

Fund accounting

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Fixed asset investments
Investments are included in the Statement of Financial Position at their fair value.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

Leasing commitments
Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

Cash at bank
Cash at bank 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.

Debtors
Trade and other debtors are recognised at the settlement amount due. Prepayments are recognised at the invoiced cost prepaid. In relation to trade debtors, a provision for impairment is made when there is objective evidence that the charity will not be able to collect all the amounts due under the original terms of the invoice.

Creditors
Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at the settlement amount.

Financial instruments
The charity only has financial instruments 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.

VAT
The charity reclaims VAT incurred on goods and services in line with the standard method of partial exemption. Irrecoverable VAT is treated as a central cost and allocated to the relevant activities in the Statement of Financial Activities.

Reclassifications
Reclassification of prior period comparative expenditure has been made to ensure comparative figures are comparable with current year figures. There has been no impact to comparative net assets, fund balances or the year end surplus.

3. DONATIONS AND LEGACIES

	2026	2025
	£	£
Donations	25,972	26,931
Legacies	17,788	240,557
	43,760	267,488

4. INVESTMENT INCOME

	2026	2025
	£	£
Rents received	129,889	131,924
Dividends receivable	22,297	23,650
Deposit account interest	3,654	4,625
	155,840	160,199

5. INCOME FROM CHARITABLE ACTIVITIES

Included in charitable activity income is the following income:

	2026	2025
	£	£
Contract income:		
Royal Borough of Kingston upon Thames		
Kingston Day and Transport Services	453,844	485,970
Kingston Information, Advice and Advocacy	92,700	90,000
Kingston Community Services	129,780	130,945
	676,324	706,915
Kingston Primary Care Networks - Community Connectors	71,500	80,864
Mind in Kingston - Peer Support	34,681	22,644
Total contract income	782,505	810,423
Grant income:		
NHS South West London - Proactive Anticipatory Care Grant	60,134	56,593
The National Lottery Community Fund - FaNS Project Grant	47,458	94,210
NHS South West London - Home from Hospital	45,000	46,008
National Lottery Awards for All - Handyperson Grant	19,996	-
RBK Winter Public Health Grant	3,000	-
Kingston Nursing Association	1,600	-
Royal Borough of Kingston upon Thames - Kingston Community Furniture	-	22,000
RBK Public Health - Older Persons Forum	-	20,000
Total grant income	177,188	238,811
Services income from:		
Kingston Day and Transport Services	327,666	254,731
Kingston Community Services	405,999	381,634
Kingston Community Furniture	94,967	92,298
Total services income	828,632	728,663
Total income from charitable activities	1,788,325	1,777,897

6. RAISING FUNDS

Raising donations and legacies

	2026	2025
	£	£
Staff costs	8,150	-

Investment management costs

	2026	2025
	£	£
Portfolio management	9,412	8,937
Aggregate amounts	17,562	8,937

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 8)	Totals
	£	£	£
Kingston Day & Transport Services	576,487	252,702	829,189
Kingston Information, Advice & Advocacy	60,806	17,806	78,612
Kingston Community Services	689,277	335,042	1,024,319
Kingston Community Furniture	66,010	35,614	101,624
	1,392,580	641,164	2,033,744

31/03/2025 comparatives for charitable activities costs

	Direct costs	Support costs	Totals
	£	£	£
Kingston Day & Transport Services	594,083	165,306	759,389
Kingston Information, Advice & Advocacy	66,480	20,615	87,095
Kingston Community Services	678,039	253,272	931,311
Kingston Community Furniture	130,840	30,189	161,029
	1,469,442	469,382	1,938,824

8. SUPPORT COSTS

	Overheads	Governance costs	Totals
	£	£	£
Kingston Day & Transport Services	246,632	6,070	252,702
Kingston Information, Advice & Advocacy	17,341	465	17,806
Kingston Community Services	325,471	9,571	335,042
Kingston Community Furniture	34,680	934	35,614
	624,124	17,040	641,164

31/03/2025 comparatives for support costs

	Overheads 2025	Governance costs 2025	Totals 2025
	£	£	£
Kingston Day & Transport Services	162,591	2,715	165,306
Kingston Information, Advice & Advocacy	20,276	339	20,615
Kingston Community Services	249,122	4,150	253,272
Kingston Community Furniture	29,693	496	30,189
	461,682	7,700	469,382

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2026	2025
	£	£
Auditors' remuneration	5,500	5,300
Auditors' remuneration for non audit work	2,935	2,400
Depreciation - owned assets	29,039	7,997
Surplus/(deficit) on disposal of fixed assets	(917)	3,071
Operating lease - property rent	28,000	28,000

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

Trustees' expenses

There were no trustees' expenses for the year ended 31 March 2026 nor for the year ended 31 March 2025.

During the year trustees provided donations to the charity of £6,500 (2025 £5,000).

11. STAFF COSTS

	2026	2025
	£	£
Wages and salaries	1,273,523	1,256,561
Social security costs	127,810	87,784
Other pension costs	171,484	179,160
	1,572,817	1,523,505

The average monthly number of employees during the year was as follows:

	2026	2025
Management	4	4
Staff	65	66
	69	70

No employees received emoluments in excess of £60,000.

Based on full-time equivalent - Management 4 (2025: 4), Staff 44 (2025: 46).

12. 31/03/2025 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	267,488	-	267,488
Charitable activities			
Kingston Day & Transport Services	740,673	-	740,673
Kingston Information, Advice & Advocacy	90,000	-	90,000
Kingston Community Services	616,090	212,815	828,905
Kingston Community Furniture	92,323	25,996	118,319
Investment income	160,199	-	160,199
Total	1,966,773	238,811	2,205,584
EXPENDITURE ON			
Raising funds	8,937	-	8,937
Charitable activities			
Kingston Day & Transport Services	759,389	-	759,389
Kingston Information, Advice & Advocacy	87,095	-	87,095
Kingston Community Services	723,955	198,419	922,374
Kingston Community Furniture	135,033	25,996	161,029
Total	1,714,409	224,415	1,938,824
Net gains on investments	132,217	-	132,217
NET INCOME	384,581	14,396	398,977
Other recognised gains/(losses)			
Gains on revaluation of fixed assets	300,000	-	300,000
Net movement in funds	684,581	14,396	698,977

12. 31/03/2025 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	4,232,019	2,271	4,234,290
TOTAL FUNDS CARRIED FORWARD	4,916,600	16,667	4,933,267

13. INTANGIBLE FIXED ASSETS

	Development costs £
COST	
At 1 April 2025 and 31 March 2026	203,817
AMORTISATION	
At 1 April 2025 and 31 March 2026	203,817
NET BOOK VALUE	
At 31 March 2026	-
At 31 March 2025	-

14. TANGIBLE FIXED ASSETS

	Freehold property £	Short leasehold £	Plant and machinery £
COST			
At 1 April 2025	1,750,000	12,080	100,024
Additions	-	-	1,495
Disposals	-	-	-
At 31 March 2026	1,750,000	12,080	101,519
DEPRECIATION			
At 1 April 2025	-	12,080	72,506
Charge for year	-	-	5,764
Eliminated on disposal	-	-	-
At 31 March 2026	-	12,080	78,270
NET BOOK VALUE			
At 31 March 2026	1,750,000	-	23,249
At 31 March 2025	1,750,000	-	27,518

14. TANGIBLE FIXED ASSETS - continued

	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST				
At 1 April 2025	60,011	82,593	129,912	2,134,620
Additions	2,588	15,429	27,675	47,187
Disposals	-	(6,090)	-	(6,090)
At 31 March 2026	62,599	91,932	157,587	2,175,717
DEPRECIATION				
At 1 April 2025	46,758	74,449	106,461	312,254
Charge for year	2,290	4,884	16,101	29,039
Eliminated on disposal	-	(6,090)	-	(6,090)
At 31 March 2026	49,048	73,243	122,562	335,203
NET BOOK VALUE				
At 31 March 2026	13,551	18,689	35,025	1,840,514
At 31 March 2025	13,253	8,144	23,451	1,822,366

The market valuation of the freehold properties as at 31 March 2026 was £1,750,000 (2025: £1,750,000). The historic cost was £1,267,936 (2025: £1,267,936).

The freehold properties were last valued on 31 March 2025 by Blakes Chartered Surveyors, independent valuers holding recognised and relevant professional qualifications with recent experience in the location and class of the properties being valued. The trustees consider that the market value of the freehold properties at 31 March 2026 has not materially changed since the valuation made on 31 March 2025, therefore no independent valuation was obtained on 31 March 2026.

15. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 April 2025	1,193,659
Additions	64,039
Disposals	(76,667)
Revaluations	82,384
At 31 March 2026	1,263,415
NET BOOK VALUE	
At 31 March 2026	1,263,415
At 31 March 2025	1,193,659

There were no investment assets outside the UK.

The market value of the fixed asset investments at 31 March 2026 was £1,263,415 (2025: £1,193,659). The fair value of the fixed asset investments is based on quoted market prices at the balance sheet date.

The historic cost of the fixed asset investments at 31 March 2026 was £972,395 (2025: £980,030).

16. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 1 April 2025 and 31 March 2026	1,250,000
NET BOOK VALUE	
At 31 March 2026	1,250,000
At 31 March 2025	1,250,000

The market value of the investment properties at 31 March 2026 was £1,250,000 (2025: £1,250,000). The historic cost was £399,183 (2025: £399,183).

The investment properties were valued on 31 March 2025 by Blakes Chartered Surveyors, independent valuers holding recognised and relevant professional qualifications with recent experience in the location and class of the properties being valued. The trustees consider that the market value of the investment properties at 31 March 2026 has not materially changed since the valuation made on 31 March 2025, therefore no independent valuation was obtained on 31 March 2026

17. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026	2025
	£	£
Trade debtors	81,208	53,325
Other debtors	6,195	27,806
Prepayments	56,157	44,026
Accrued income	24,091	290,557
	167,651	415,714

18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026	2025
	£	£
Trade creditors	20,440	36,137
Social security and other taxes	22,637	18,647
VAT	470	619
Other creditors	18,180	20,520
Deferred income	9,500	-
Accrued expenses	71,132	60,810
	142,359	136,733

	£	£
Deferred Income		
Balance brought forward	-	23,000
Amounts released to incoming resources	-	(23,000)
Amounts deferred in the year	9,500	-
Balance at carried forward	9,500	-

Deferred income comprises income received during the year which relates to the next financial year.

19. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2026	2025
	£	£
Within one year	12,690	29,117
Between one and five years	-	15,024
	12,690	44,141

20. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2026 Total funds	2025 Total funds
	£	£	£	£
Fixed assets	1,840,514	-	1,840,514	1,822,366
Investments	2,513,415	-	2,513,415	2,443,659
Current assets	722,033	18,667	740,700	803,975
Current liabilities	(142,359)	-	(142,359)	(136,733)
	4,933,603	18,667	4,952,270	4,933,267

Comparatives for net assets between funds

	Unrestricted funds	Restricted funds	2025 Total funds
	£	£	£
Fixed assets	1,822,366	-	1,822,366
Investments	2,443,659	-	2,443,659
Current assets	787,308	16,667	803,975
Current liabilities	(136,733)	-	(136,733)
	4,916,600	16,667	4,933,267

21. MOVEMENT IN FUNDS

	At 1/4/25	Net movement in funds	At 31/3/26
	£	£	£
Unrestricted funds			
General fund	2,136,351	47,991	2,184,342
Revaluation reserve	482,064	-	482,064
Building development reserve	600,000	(18,163)	581,837
Fair value reserve	1,064,445	-	1,064,445
Social Investment Fund	399,183	-	399,183
Capacity Development Fund	234,557	(12,825)	221,732
	4,916,600	17,003	4,933,603
Restricted funds			
Magic Table Purchase/Maintenance	2,271	-	2,271
Older Persons Forum	14,396	2,000	16,396
	16,667	2,000	18,667
TOTAL FUNDS	4,933,267	19,003	4,952,270

21. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	1,976,167	(2,010,560)	82,384	47,991
Building development reserve	-	(18,163)	-	(18,163)
Capacity Development Fund	-	(12,825)	-	(12,825)
	1,976,167	(2,041,548)	82,384	17,003
Restricted funds				
Older Persons Forum	10,158	(8,158)	-	2,000
Kingston Nursing Association	1,600	(1,600)	-	-
	11,758	(9,758)	-	2,000
TOTAL FUNDS	1,987,925	(2,051,306)	82,384	19,003

Comparatives for movement in funds

	At 1/4/24 £	Net movement in funds £	Transfers between funds £	At 31/3/25 £
Unrestricted funds	4,232,019	684,581	-	4,916,600
Restricted funds				
Magic Table Purchase/Maintenance	2,271	-	-	2,271
Older Persons Forum	-	14,396	-	14,396
	2,271	14,396	-	16,667
TOTAL FUNDS	4,234,290	698,977	-	4,933,267

Comparative net movement in funds included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds	1,966,773	(1,714,409)	432,217	684,581
Restricted funds				
The National Lottery Community Fund (FaNS project)	94,210	(94,210)	-	-
Anticipatory Care Service	56,593	(56,593)	-	-
NHS South West London - Home from Hospital	46,008	(46,008)	-	-
Older Persons Forum	20,000	(5,604)	-	14,396
Kingston Community Furniture	22,000	(22,000)	-	-
	238,811	(224,415)	-	14,396
TOTAL FUNDS	2,205,584	(1,938,824)	432,217	698,977

21. MOVEMENT IN FUNDS - continued

Designated Funds

Revaluation Reserve
This fund has been designated to the unrealised revaluation movements on tangible fixed asset land and buildings.

Fair Value Reserve
This fund has been designated to the fair value movements on investment properties and listed investments.

Building Development Reserve
This fund has been designated for the maintenance, repair and modernisation of Raleigh House and other buildings.

Transformation Fund
This fund has been designated for investing in infrastructure and service development to ensure ongoing viability of the charity.

Social Investment Fund
This fund has been designated to the cost of the investment properties let for social housing. The value element of the investment properties is included in the fair value reserve.

Capacity Development Fund
This fund has been designated for the investment in the development of our services over the next two to three years. This investment will include a new website offering improved ways for the public to contact and interact with us digitally and the establishment of a hardship fund, enabling us to support people whose financial situation may prevent them from accessing our services.

Restricted Funds

Magic Table Purchase/Maintenance
Grants towards the purchase of the Tovertafel 'Magic Table'.

The National Lottery Community Fund - RC London and South East Region
Grant towards the FaNS project (Friendly and Neighbourly Support).

Anticipatory Care Service
Grants towards the Proactive Anticipatory Care service.

NHS South West London - Home from Hospital
Grant towards the Hospital Discharge service.

Older Persons Forum
A grant from the Council to support the initial set up of the forum and 3-year sustainment to work towards becoming a thriving and self-sustainable group.

Kingston Community Furniture
Funded by The Royal Borough of Kingston upon Thames, Community Resilience Fund.

Kingston Nursing Association
Grants towards the purchase of furniture.

22. EMPLOYEE BENEFIT OBLIGATIONS

The charity operates a defined contribution pension scheme. Pension contributions totalling £16,023 (2025 £18,343) were payable to the fund at the balance sheet date and are included in creditors.

23. CONTINGENT LIABILITIES

The Royal Borough of Kingston upon Thames has a charge of £4,250 over the freehold property at 37 Knights Park, Kingston upon Thames, representing less than 1% of value. This charge will only crystallise if the property is no longer used for charitable purposes.

24. RELATED PARTY DISCLOSURES

The key management personnel of the charity comprise the CEO and Deputy CEO. The key management personnel of the charity received earnings and benefits of £174,190 (2025: £177,632).

25. COMPANY LIMITED BY GUARANTEE

The charity is limited by guarantee and has no share capital. The liability of each member is determined by the Articles of the charity and shall not exceed £1. There were 10 members as at 31 March 2026 (2025: 11).