

REGISTERED COMPANY NUMBER: 2121174

(England and Wales)

REGISTERED CHARITY NUMBER: 800912

Report of the Trustees and Financial Statements for the Year Ended 31 March 2026 for Age UK Wiltshire

Age UK Wiltshire

Annual Review and Accounts 2025-26

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Part 1: LEGAL AND ADMINISTRATIVE INFORMATION

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 Ireland (FRS 102) (effective 1 January 2019).

Company registered number: 2121174 (England and Wales)

Charity registered number: 800912

Registered Office:
9-10 Prince Maurice Court
Devizes, Wiltshire
SN10 2RT
(Effective 18/09/2024)

Other locations:

44 Catherine Street Salisbury Wiltshire SP1 2DD	Toothill Community Centre Dunwich Drive, Toothill Swindon SN5 8DH	Day Centre Padwell Road Southampton SO14 6QX	7 Callenders Paddington Drive Swindon SN5 7YW (Effective 01/06/26)
15 Station Approach Bradford on Avon BA15 1FQ	34 High Street Marlborough SN8 1LW	8 The Brittox Devizes SN10 1AJ	

Company Secretary

Sarah Cardy	Chief Executive Officer	Resigned 23/07/26
Chris Williams	Chief Executive Officer	Appointed 01/06/26

Trustees and Directors

Richard Purchase - Chair		
Richard Davies	Resigned	02/06/25
Warren Finney	Resigned	07/04/25
Keith Johnston		
Stewart Ruston		
Sally Fox	Resigned	11/05/26
Jacqueline Wells		
Elizabeth Murray	Resigned	08/06/26
Ian Lafferty	Appointed	09/03/26
Julia Tyler	Appointed	13/07/26
Kennedy Taylor	Appointed	13/07/26

Auditors	**Solicitors**	**Bankers**
Sumer Audit	Thrings LLP	Lloyds Bank plc
Statutory Auditors	6 Drakes Meadow	38 Marketplace
Hermes House	Penny Lane	Devizes
Fire Fly Avenue	Swindon	Wiltshire
Swindon	SN3 3LL	SN10 1JD

Senior Management Personnel

Sarah Cardy	Chief Executive Officer	Resigned 23/07/26
Ian Poulton	Finance Manager	Resigned 29/09/25
Chris Williams	Chief Executive Officer	Appointed 01/06/26
Kate Brooks	Operations Manager/Deputy CEO	Appointed 04/07/22
Oliver Moody	Senior Commercial Manager	Appointed 01/04/24
Kirsten Kerr	Operations Manager	Appointed 03/06/24
Steve Gerrish	Finance and Business Manager	Appointed 05/01/26
Chrissy Fice	Fundraising and Marketing Manager	Appointed 23/10/26

Part 2: ABOUT OUR CHARITY

Objectives and Activities

Age UK Wiltshire (AUKW) is an independent local charity established to promote the relief of elderly people in any manner which now or hereafter may be deemed by law to be charitable in and around the counties of Wiltshire, including Swindon, and Southampton. The charity was originally formed in 1949 as the Wiltshire Older People's Welfare Committee and is committed to enhancing the wellbeing of older people in our community. The charity is managed by a board of trustees who have a wealth of experience across the public, private and the third sector, particularly in health and social care. Our services are provided by a team of paid employees and a team of more than 200 volunteers, who are the lifeblood of our charity.

We know there are many circumstances which reduce older peoples' sense of wellbeing in later life. These can include difficulties with physical and mental health, money worries, housing issues, caring responsibilities, and bereavement. The size of the challenge is best explained by the fact that across The UK has projected by 2047 that the total number of people aged 65 and over is estimated to grow by 29 per cent, while the overall population only grows by 3 per cent in that time. This equates to over two million additional people being of pensionable age. (Source Office of National Statistics)

The objects of the Charity are to promote the following purposes for the public benefit within the Area of Benefit:

1. Preventing or relieving the poverty of older people.
2. Advancing education on matters relating to older people.
3. Preventing or relieving sickness, disease or suffering in older people, (whether emotional, mental, or physical).
4. Promoting the independence and well-being of older people.
5. Promoting the human rights of older people in accordance with the
6. Universal Declaration of Human Rights.
7. Assisting older people in need by reason of ill-health, social exclusion or
8. other disadvantage; and
9. Such other charitable purposes for the benefit of older people as the Charity
10. Trustees from time to time decide.

As an organisation we seek to fulfil our charitable objectives through the provision of services that provide a mixture of practical and emotional support for older people. In furtherance of our objectives, we work in partnership and collaborate with other charities, voluntary bodies, statutory authorities, and other organisations.

Public Benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding what activities the charity should undertake. The trustees consider that they have acted in the public benefit.

Our Mission

Our mission is to inspire, support and enable older people, helping them stay safe, make informed choices and be independent yet connected.

Our Vision

The vision of Age UK Wiltshire is to ***"Let's change how we age, across Wiltshire, Swindon and Southampton"***

Accepting that the challenges of an ageing population cannot be addressed alone, but by bringing together other charities, voluntary bodies, statutory authorities, and communities. Sharing our strengths, we aim to influence, support and work with others whose ambition, like ours, is continuous improvement of services which enable and support the best quality of life for older people.

Our Values

Our four values are:

- Person centred - holistic, caring, we see 'people,' compassionate, supportive
- Trusted - professional, reliable, knowledgeable, diligent, honest, quality service
- Empowering **-** enabling, independence, ownership, nurturing
- Ambitious - for our staff, clients, and the organisation.

The board of trustees recognises their duty to act in the charity's best interests, to manage resources responsibly, take reasonable care and display skill in their leadership of the charity. To that end trustees commit individually and collectively to operate in accordance with the good practice guidance of the Charity Commission. Furthermore, all Age UK Wiltshire trustees and the Chief Executive Officer will subscribe to and uphold the seven Nolan Principles of public life; Selflessness, Integrity, Objectivity, Accountability, Openness, Honesty, and Leadership.

Equity, Diversity, and Inclusion

Equity, diversity, and inclusion are central to everything we do at Age UK Wiltshire. We celebrate the diversity of people, aim to remove barriers and to support everyone to overcome and enable their full inclusion and participation in society.

As an organisation we will not tolerate any discrimination, victimisation, or harassment. We are committed to tackling the inequalities and exclusion and promoting equity and inclusion of people from diverse backgrounds in all areas of our work. We believe an inclusive society where everyone is treated with dignity and respect will not only benefit older people but will also help to develop greater social cohesion, tolerance, stability, and prosperity.

Age UK Wiltshire believes that harnessing the different life experiences, attributes, and contributions of individuals, will make us a more effective organisation in supporting older people and a better place to work or volunteer.

Our Strategy

Our strategic plan builds on the achievements and successes of the charity in recent years and presents our plan for change, which will guide our organisation and people forward:

- ensure our business model is financially sustainable and can continue to support the changing needs of older people for years to come. This requires a more commercial approach to our funding model, with some services being offered at a cost to the client.

- an outcome-based approach that enables us to demonstrate the true social impact we have and makes our volunteers and staff proud.
- a needs-based approach, reflecting the characteristics of our communities, ensuring priorities are driven by the needs of older people. Providing localised community support reliably, delivering on our commitments and ensuring our services are accessible to all older people.
- help us to engage and energise stakeholders by making it easier to understand what we do and the difference we make.
- become the recognized voice of older people, using our trusted brand and expertise to focus on services and provision that will ensure older people in Wiltshire, Swindon and Southampton enjoy later life.

Our Key Social Outcomes

We are targeting five key social outcomes, which encapsulate our vision:

- Improved wellbeing – mental, emotional, and physical wellbeing.
- Increased participation in community – being active, socialising, able to maintain and develop life interests and skills - feeling connected.
- Reduced feeling of loneliness and social isolation through social support.
- More older people can remain living independently for longer and safer at home.
- Greater resilience – supporting and creating choice and control, increasing ability to deal with later life.

Achievements and Performance

Information & Advice (I&A) Service

Age UK Wiltshire offers a free, quality, accredited Information & Advice (I&A) service for older people living in Wiltshire, Swindon and Southampton, their families, and their carers. Our friendly team of advisers, triage officers and community volunteers provide comprehensive information and advice on a wide range of issues affecting older people, including welfare benefits and money; arranging care and support; housing options; finding local services and later life planning. The Information & Advice team supported 2,500 people, engaging in almost 14,000 contacts with or on behalf of clients, and helped realise over £3.2 million a year in previously unclaimed benefits and grants – a huge amount which will make such a difference to older people's lives.

The Information & Advice service is the front door to the public and underpins the comprehensive approach we take in supporting our older population. An integrated approach and strong connections enable seamless two-way referrals with our other services including Wellbeing, Wellbeing Checks with Meals, Fitness & Friendship Clubs, Community Support services, Carers Together Wiltshire, the Day Centre, Daytime Discos, Celebrating Age Wiltshire and Arts & Friendship Clubs as well as external organisations.

Age UK Wiltshire holds the nationally recognised Advice Quality Standard (AQS) to further demonstrate the quality of the work delivered by our staff and volunteers.

We are grateful to the support of funding from:

- EON and Octopus to help people with Benefit advice with the aim of maximising the income of our clients, and to encourage uptake of Warm Home Discount to avoid the risk of fuel poverty.
- Wiltshire Community Foundation to offer one-off grants to older people that are on an exceptionally low income and at risk of fuel poverty and/or struggling to keep their home warm during the colder months, through the Surviving Winter programme. The Community Foundation also provided funding to increase benefit advice and casework capacity within the Information & Advice team.
- Age UK National, The Trustees of Charities Aid Foundation and Skipton Building Society is providing funding over 30 months via their programme, 'A Place to Call Home.' The programme is targeted at providing one-to-one holistic advice sessions to older people, supporting them to live well and independently in safe, secure, and warm homes
- Age UK national – The Building Resilience (M&G) programme enabled us to provide holistic advice and support to older people experiencing a significant life event such as illness, bereavement, need of care or moving house.

Wellbeing service

We provide support to people who would like to be out and about or more involved with their community, helping them to access information about social or volunteering opportunities and transport.

Our volunteer Telephone Befrienders make weekly calls to people who are housebound or are socially isolated.

Fitness & Friendship Clubs

The Age UK Wiltshire Fitness & Friendship (F&F) Clubs reach out to a section of the population that is less likely to feel at ease in a gym or leisure centre. The clubs are aimed at those who are at increased risk of falls, poor health due to lack of exercise and loneliness, and social isolation. Inactivity and more sedentary lifestyles lead to an increased risk of falls, obesity, heart disease, and a decline in mental wellbeing. Our clubs build (or rebuild) client confidence to prevent a downward spiral that can occur after a fall, even when there is no hospital admission or minor injury. The club's format is a combination of low-impact exercises emphasizing friendship and having fun.

We ended the year with 19 clubs across Wiltshire and Swindon. The clubs are supported through a five-year Service Level Agreement with Wiltshire & Swindon Sport (WASP), running from July 2022 to July 2027. We were also supported through the Get Out Get Active project and Melksham Without Parish Council. A big success for the Fitness & Friendship service this year was the introduction of Daytime Discos, which proved to be very popular indeed.

Wellbeing Checks with Meals

The aim of the service is:

- Regular welfare checks to an older person, addressing any concerns or issues directly.
- The provision of an individually selected hot meal at lunchtime, delivered and if required, plated to a client's desired location within their home.
- An interactive conversation with the older person.

The Covid pandemic highlighted the sense of isolation and loneliness affecting older people in the community. This tied in with the withdrawal of council run meals on wheels service, meant there was increase in demand and reliance upon this Community Welfare program.

We deliver a 7 day a week service across Swindon, Wiltshire, South Gloucestershire and Bath and Northeast Somerset. This service is valued by the customer and their families. Often, we are the only visitor they have to the home.

The service has continued to grow, and we completed over 73,000 visits, with the client base increasing 11% during the year. Most importantly we maintained direct face to face contact with many clients during the year.

Padwell Road Day Centre

The Day Centre in Padwell Road (Southampton) is for private pay clients and people receiving direct payments through Southampton City Council. The centre has proven to be popular with clients due to the daily activities, and hot lunches served, provided by our Wellbeing Checks with Meals team. We have a wheelchair accessible vehicle, to allow us to provide transport for clients who have limited mobility. The Information & Advice service is also located within the Day Centre.

Charity Shops with Information Points

We now operate Charity Shops with Information Points in Bradford on Avon, Devizes, Marlborough and Salisbury. These locations have been well received by clients, their families and the wider community, offering a visible and convenient point of contact in key areas of Wiltshire. Beyond generating valuable retail income, they play an important role in raising awareness of our services and connecting people with the support they need.

Carers Together Wiltshire

Carers Together Wiltshire is a partnership led by Age UK Wiltshire, delivering support services for unpaid carers on behalf of Wiltshire Council and the Integrated Care Board. The contract was originally awarded for three years, with delivery commencing in FY25. In October 2026, we were pleased to receive confirmation that the contract had been extended for a further two years, securing the service through to March 2029. To date, the partnership has completed more than 600 carers' assessments, reviews and support plans, supported almost 1,200 unpaid carers, and engaged with carers through over 200 events and outreach activities across Wiltshire.

Celebrating Age Wiltshire

During this financial year we became the lead partner for Celebrating Age Wiltshire, a county-wide project delivering culture and heritage events and activity in community settings to support the wellbeing of older people, including those who are most socially isolated or vulnerable due to dementia, reduced mobility, ill health, or caring responsibilities. Towards the end of the financial year funding was secured from Arts Council England and The National Lottery Community Fund, to continue and develop the project.

Arts & Friendship Clubs

We were approached by an arts charity to ask whether we could take on three Arts & Friendship Clubs, in Devizes, Pewsey and Marlborough, starting in September 2025. These are sociable and creative clubs, led by visiting artists - aimed at decreasing social isolation for older people who may be feeling lonely.

Future Plans

With a growing older population and continued economic pressures, the Board recognises that our services are needed more than ever. Over the coming years, our focus will be on strengthening and sustainably growing our existing services, while developing new, complementary activities that meet community need and generate income to support our charitable objectives.

We will continue to enhance our information and advice offer through our hubs, digital channels and telephone services, ensuring older people can access timely support and practical self-help resources. Working closely with partner organisations, we will strengthen referral pathways and help more people access the services they need.

We will further develop opportunities that help people remain active, connected and independent, including the expansion of our Fitness & Friendship Clubs and Daytime Discos, which play an important role in supporting both physical and mental wellbeing. We also plan to increase the number of Community Connectors, providing trusted local support and advice within communities across Wiltshire and Southampton.

Building on the success of our Wellbeing Checks with Meals service, we will explore opportunities to extend this model into new areas and share our expertise with other organisations seeking to replicate its impact. We also welcome opportunities to work more closely with Primary Care Networks and healthcare partners to address the social factors that influence health and wellbeing.

To support long-term sustainability, we will continue to grow our network of charity shops and Information Points, diversify income through fundraising, grants and corporate partnerships, and invest in our people, systems and services. As part of our longer-term strategy, we will also progress plans to expand our information and signposting services into West Hampshire, helping more older people access support, reduce loneliness and live well in later life.

Fundraising

We were successful in securing support from a range of grant-makers to strengthen and expand our Information and Advice service, Wellbeing and Telephone Befriending programmes, and Fitness & Friendship Clubs. We also renewed our commitment to the popular Big Knit campaign, providing knitted hats for Innocent smoothie bottles and engaging our local communities in a simple but meaningful way.

Diversifying income remains a strategic priority for the charity. To accelerate this agenda, we appointed a dedicated Fundraising & Marketing Manager in 2026, creating additional capacity to develop fundraising, corporate partnerships, community giving, legacy income and supporter engagement. This investment marks an important step in building a more sustainable and resilient funding model for the future.

Relationship building continues to be at the heart of our fundraising approach, and we remain incredibly grateful for the generosity of individual supporters, local communities, businesses, grant-making trusts and foundations. Through our website and fundraising platforms, we provide a range of ways for supporters to make one-off and regular donations, while continuing to promote legacy giving as an opportunity for people to create a lasting impact for older people across Wiltshire and Southampton.

Supporters

We would like to say thank you to all those organisations that provided a mix of financial and practical support to Age UK Wiltshire including:

- Age UK (National)
- Charities Aid Foundation
- Chippenham, Corsham, Box PCN
- Corsham Link
- Devizes Town Council
- Devizes Lions
- Fulmer Charitable Trust
- Get Out Get Active (GOGA)
- Hathaway Medical Practice PCN
- Innocent's Big Knit
- Malmesbury Town Council
- Melksham Town Council
- Melksham Without Parish Council
- Morrisons
- National Benevolent Institution
- RWE Generation
- Savills Estate Agents
- Skipton Building Society
- Southampton City Council
- Thorton Associates
- Thrings LLP
- Wessex Water
- Wiltshire & Swindon Sports (WASP)
- Wiltshire Community Foundation
- Wiltshire Council

Part 3: FINANCIAL REVIEW

We are reporting an operating surplus of £254,087 compared to 2025 where we reported a deficit £(4,443). The charity was awarded a 3 year restricted lottery funded grant of £302918 which has been recognised in full as income at 31.3.26. This fund is unspent at the year end. Excluding this funding, the charity made a deficit of £48,831.

A robust financial reporting mechanism ensures Trustees regularly review income and expenditure against budget/forecast. This allows decisions to be made about the future direction of the charity and its activities in order that organisation and charitable objectives are achieved.

The financial investments and policies of the organisation are reviewed on a regular basis. It was decided that in the light of the current investment climate and the future of the organisation that we would take advantage of higher instant access savings account, at several banks. Reviewing the investments is a constant process but it is acknowledged by the board that with the lower interest rates, there is currently little chance of improving our current return.

The financial position of the charity remains robust, with unrestricted reserves of £415,010. The charity does still face significant challenges in generating new revenue streams to fulfil its charitable objectives and meet the ever-increasing needs of the rising number of older people. The defined benefit pension scheme was in surplus at the year-end due to changes in actuarial

valuations. The £41,000 net asset is not recognised in the balance sheet as the charity is not entitled to any surplus on the wind up of the scheme.

Principal Risks and Uncertainties

The charity has traditionally relied upon various sources of funding, including commissioned services and grant funding from trusts, foundations, and individuals. While these continue as current sources of income, we acknowledge that some revenue streams are potentially at greater risk due to reductions in funding to local authorities, and other funding sources. Some of the key identified risks include:

All our shops are strategically placed in areas of Wiltshire, allowing for them to operate as an information point, and a charity shop, which makes them unique. Except the retail landscape is competitive, with many other charity shops in the areas we operate. So, continuing to offer high-quality reuse goods for sale and growing the revenue base is challenging. Our shops rely on the services of volunteers, and we have shop leases with options to exit the lease earlier than the full lease term. Initial indications are that we are successful in gaining recognition on the high street, and we are growing. We will continue to expand our offering, including starting selling via eBay, and expanding our marketing, and social media activities.

Our dependence on a single supplier for our Wellbeing Check with Meals service is recognised as a risk. Plans have been developed to mitigate that risk using long term supply agreements, which allows us access to preferred customer status with the supplier. Also, we have identified alternate suppliers, in the area that could provide a similar meals product albeit at a higher cost, allowing for continuity of service.

The availability of grant funds is reducing, and other charities are now looking to grant funding as a source of revenue. This change in the operating environment, has made us consider applying for new sources of grant funding, and identifying opportunities to pursue grants for new and innovative services that are in line with our mission. Currently we have been successful in securing new grant funding, and will continue to pursue new and existing opportunities, using professional support.

Understanding our cost structure in a time of rising inflation is vital, this means that we are constantly monitoring our service offering to ensure that we are maximizing the offering but also balancing the revenue with the costs of providing the service. Through this process, we look at the activity level, and resources assigned, along with the revenue generated, which can lead to program price increases, or potentially deciding that the service is no longer viable, and exiting.

Reserves Policy

In compliance with the guidance from the Charity Commission, the trustees ensure that a financial risk assessment is completed as part of the annual budgeting and business planning process. The reserves policy was re-assessed during the year and determined the level which would enable Age UK Wiltshire to discharge all financial and pension liabilities in the event of closure.

In assessing the need for reserves the trustees consider:

11. Short term funding needs in the event of an unexpected reduction in a funding source.
12. The need for specific funding for the development of new or expanded services

13. Any specific reserves for identified long term liabilities.
14. The funding required if operations were to reduce or cease.

For the 2025/2026 fiscal year the trustees have assessed the reserves needed based on the monthly expenditure on central costs (Infrastructure) and the fixed costs of its commercial operations, this included the cost of any potential redundancy costs payable. After evaluating various scenario's ranging from individual services ceasing to all operations. Using this information, and reserve policy basis it was determined that the current reserve levels are in the range of 3 to 6 months, and that our current cash position would allow us to operate during this period

The total value of funds held at the balance sheet date was £717,928 (2025: £463,841). The value of restricted funds was £302,918 (2025: £37,786). Designated funds of £68,230, (2025: £68,230) are held to support specific future projects. The charity also holds £102,780 of funds that can only be realised by disposing of tangible fixed assets. Therefore, the free reserves of the charity are £244,000 (2025: £233,624).

The charity holds funds in line with the policy, although the charity is facing unprecedented demand for services and the future for the commissioning of statutory services remains unclear. Several services continue to be funded or part-funded from voluntary income, so we will seek additional income to further develop our services. We are continuing looking at opportunities to expand our commercial operations as we diversify the sources of our revenue and build enough income in the longer term to continue sustaining the charity going forward.

Part 4: STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. Members guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up.

Recruitment of Trustees

The charity's board comprises a Chair and between three and seven other trustees. A trustee may be appointed by ordinary resolution of the charity or co-opted by the board. Vacancies for trustees are advertised, applicants are interviewed following short-listing, references are taken up and criminal record disclosures are obtained. Once elected, a trustee may serve for a period of three years and be eligible for re-election.

Induction and Training of Trustees

On appointment, trustees attend induction training for trustees as well as organisation induction training and are given on-going support from fellow trustees and the company secretary. External training is used where relevant, together with appropriate publications (e.g. Charity Commission CC3).

Organisation Structure

The board of trustees meets at bi-monthly where it considers matters relating to the organisation's strategy, policy, monitoring performance, regulatory matters, and governance. In addition, it considers and if in agreement, ratifies recommendations made by relevant working groups. The trustees appoint a Chief Executive to manage the day-to-day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority, within the scheme of delegation approved by the trustees for operational matters. This delegated authority was formally agreed in Feb 2024 and updated and reviewed in May 2026.

Towards the end of 2025 our Chief Executive, Sarah Cardy, informed the Board of her intention to retire towards the end of July 2026. After 5 years' service establishing Age Uk Wiltshire as the exemplar of charities in the area, the Board recognised she would be difficult to replace. Working closely with an external recruitment agency, a recruitment exercise was undertaken (following best practice) involving as many staff and volunteers as possible. We attracted a good field of well qualified applicants and after three rounds of discussion/interview selected Chris Williams as our new Chief Executive. We were fortunate that Chris was able to start 6 weeks before Sarah's retirement allowing for a smooth transition of leadership.

Pay Policy for Senior Staff

The senior management team comprises the trustees and key management personnel of the charity in charge of directing and controlling, running, and operating the charity on a day-to-day basis. All trustees give of their time freely and no trustee received remuneration in the year.

The pay of senior staff is managed in accordance with a scheme of remuneration for all staff and has been adjusted dependent on the circumstances of the charity. The board of trustees considers the affordability of pay increases annually.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and risks. The trustees confirm that the major risks have been reviewed, and systems or procedures have been established to manage those risks.

The trustees' risk management strategy comprises:

- A formal quarterly review of the register of principal risks and uncertainties that the charity faces.
- The establishment of policies, systems, and procedures to mitigate those risks identified in the review, and
- The implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

Attention has also been focussed on non-financial risks arising from fire, health and safety of staff and volunteers, data protection, and other risks. These risks are managed by ensuring the organisation has robust policies and procedures in place with regular and appropriate training for staff and volunteers.

Fundraising Standards Information

Relationship building continues to be at the heart of our fundraising activities, and we remain incredibly grateful for the support we receive from individuals, our community, corporate

organisations and grant-making trusts and foundations. We rely on raising income from grant application, contracts, voluntary donations, and legacies

We have an option to make single or recurring donations online and raise awareness of the potential for people to leave us a legacy in their will via our website and promotional materials.

We do not use any third-party organisations to raise funds on our behalf. We are registered with the Fundraising Regulator and follow the Code of Fundraising Practice. We have no complaints about our fund-raising activity. Our fundraising activities do not carry out any direct marketing or contacting individuals.

Related Parties and Co-Operation with Other Organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager of the charity with any other local related party or organisation is disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. A Register of Interests is maintained and is readily available for inspection.

Age UK Wiltshire is one of approximately 114 Brand Partners affiliated to Age UK. We work together in a spirit of collaboration and mutual support to achieve common goals. It is important to stress that we are an independent local charity run by local people for local people. The brand partnership with Age UK is as part of a federation and is NOT a branch structure. Age UK Wiltshire is not funded by the national charity except for specific project funding, and we continue to be entirely responsible for raising our own funding.

As a brand partner of Age UK, we aim to ensure that the issues and concerns of older adults in Wiltshire are brought to the attention of policy makers, national, regional, and local, and that high-quality services continue to be provided at a local level to support older adults to maintain their independence, dignity, and well-being.

Finally, and Most Importantly

Age UK Wiltshire is only able to provide the huge amount of support that it does to older people across Wiltshire, Swindon and Southampton by the selfless effort and dedication of all our staff and volunteers. Every single one of the team, whatever their role, contributes significantly to making life better for older people. We are also extremely grateful to our donors and funders for their support. On behalf of the Chair, Board and the Chief Executive a heartfelt, thank you!

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Age UK Wiltshire 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).

Company law requires the trustees to prepare financial statements for each fiscal year which give a true and fair view of the situation 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

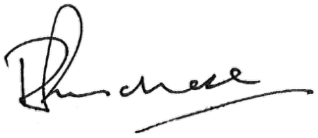
- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charity SORP.
- make judgements and estimates that are reasonable and prudent.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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.

As 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.

Approved by order of the board of trustees on November 9th, 2026, and signed on its behalf by:



Richard Purchase

Chair of Trustees

Report of the Independent Auditors to the Members of Age UK Wiltshire

Opinion
We have audited the financial statements of Age UK Wiltshire (the 'charitable company') for the year ended 31 March 2026 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement 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).

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; 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:

Based on our understanding of the charity and the provision of services to the elderly, we identified that the principal risks of non-compliance with laws and regulations related to safeguarding, health and safety, employment law, Companies Act 2006 and Charity Law, and we considered the extent to which non-compliance might have a material effect on the financial statements of the charity. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities Statement of Recommended Practice.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to revenue recognition, management override, and potential lack of segregation of duties. Audit procedures performed by the audit engagement team included:

- discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations and fraud;

- understanding and review of management's internal controls designed to prevent and detect irregularities, and fraud;

- review of the minutes of the Trustees meetings;

- designing audit procedures to incorporate unpredictability;

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

- review of the financial statements disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations discussed above;

- enquiring of the Trustees about actual and potential litigation and claims;

- testing transactions entered into outside of the normal course of the charity's business; and

- identifying and testing journal entries, in particular any journal entries with fraud characteristics.

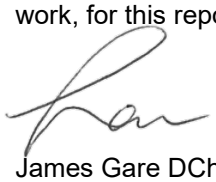
There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and the transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

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.

Report of the Independent Auditors to the Members of Age UK Wiltshire

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.



James Gare DChA FCA (Senior Statutory Auditor)
for and on behalf of Sumer Auditco Limited
Statutory Auditors
Hermes House
Fire Fly Avenue
Swindon
Wiltshire
SN2 2GA

Date: 13 November 2026

Age UK Wiltshire

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2026

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	3	218,927	-	741,678	960,605	660,084
Charitable activities	6					
Provision of services		1,845,661	-	39,780	1,885,441	1,857,438
Other trading activities	4	395,117	-	-	395,117	310,450
Investment income	5	10,452	-	-	10,452	7,568
Total		2,470,157	-	781,458	3,251,615	2,835,540
EXPENDITURE ON						
Raising funds	7	515,725	-	-	515,725	444,297
Charitable activities	8					
Provision of services		1,955,477	-	516,326	2,471,803	2,386,686
Total		2,471,202	-	516,326	2,987,528	2,830,983
NET INCOME/(EXPENDITURE)		(1,045)	-	265,132	264,087	4,557
Other recognised gains/(losses)						
Actuarial gains/(losses) on defined benefit schemes		(10,000)	-	-	(10,000)	(9,000)
Net movement in funds		(11,045)	-	265,132	254,087	(4,443)
RECONCILIATION OF FUNDS						
Total funds brought forward		357,825	68,230	37,786	463,841	468,284
TOTAL FUNDS CARRIED FORWARD		346,780	68,230	302,918	717,928	463,841

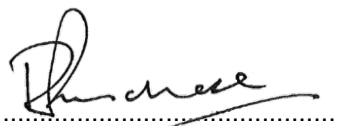
The notes form part of these financial statements

Balance Sheet
31 March 2026

	Notes	2026 £	2025 £
FIXED ASSETS			
Tangible assets	17	102,780	124,201
Investments	18	1	1
		102,781	124,202
CURRENT ASSETS			
Stocks	19	4,972	4,589
Debtors: amounts falling due within one year	20	766,257	394,286
Cash at bank and in hand		196,893	355,655
		968,122	754,530
CREDITORS			
Amounts falling due within one year	21	(352,975)	(414,891)
NET CURRENT ASSETS		615,147	339,639
TOTAL ASSETS LESS CURRENT LIABILITIES		717,928	463,841
NET ASSETS		717,928	463,841
FUNDS	24		
Unrestricted funds		415,010	426,055
Restricted funds		302,918	37,786
TOTAL FUNDS		717,928	463,841

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 9 Novemebr 2026 ..... and were signed on its behalf by:



.....
R Purchase - Trustee

The notes form part of these financial statements

Age UK Wiltshire

Cash Flow Statement
for the Year Ended 31 March 2026

	Notes	2026 £	2025 £
Cash flows from operating activities			
Cash generated from operations	1	(153,269)	28,559
Net cash (used in)/provided by operating activities		(153,269)	28,559
Cash flows from investing activities			
Purchase of tangible fixed assets		(15,945)	(92,825)
Interest received		10,452	7,568
Net cash used in investing activities		(5,493)	(85,257)
Change in cash and cash equivalents in the reporting period		(158,762)	(56,698)
Cash and cash equivalents at the beginning of the reporting period		355,655	412,353
Cash and cash equivalents at the end of the reporting period		196,893	355,655

Age UK Wiltshire

Notes to the Cash Flow Statement
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)	264,087	4,557
Adjustments for:		
Depreciation charges	37,366	35,059
Interest received	(10,452)	(7,568)
Increase in stocks	(383)	(574)
Increase in debtors	(371,971)	(15,076)
(Decrease)/increase in creditors	(61,916)	21,161
Difference between pension charge and cash contributions	(10,000)	(9,000)
Net cash (used in)/provided by operations	(153,269)	28,559

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.25 £	Cash flow £	At 31.3.26 £
Net cash			
Cash at bank and in hand	355,655	(158,762)	196,893
	355,655	(158,762)	196,893
Total	355,655	(158,762)	196,893

1. GENERAL INFORMATION

Age UK Wiltshire is a charitable company limited by guarantee, without share capital, incorporated in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address and principal activities can be found in the Trustees' Report.

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.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value.

The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest pound.

Going concern
The free reserves of the charity are £244,000 (2025: £233,624).The charity holds funds in line with its reserves policy, although the charity is facing unprecedented demand for services and the future for the commissioning of statutory services remains unclear. Several services continue to be funded or part-funded from voluntary income, so we will seek additional income to further develop our services. The trustees are looking to expand commercial operations as the charity must raise enough income longer term to continue sustaining the charity going forward.

The Trustees assess whether the use of going concern in preparing the financial statements is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the charity’s ability to continue as a going concern. In making this assessment, the Trustees have reviewed the balance sheet, the likely future cash flows of the charity and have considered the funds available at this point in time.

Preparation of consolidated financial statements
The financial statements contain information about Age UK Wiltshire as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

The charity's trading subsidiary, Age UK Wiltshire Trading Limited, ceased trading on 1 April 2018.

Critical accounting judgements and key sources of estimation uncertainty
Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

2. ACCOUNTING POLICIES - continued

Critical accounting judgements and key sources of estimation uncertainty
The charitable trust makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. However there are no estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

There are no critical areas of judgement

Income
Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

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.

Trading income is included in incoming resources in the SOFA and trading costs are included in resources expended. The sale of donated goods is recognised on point of sale.

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.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets
Fixed assets costing in excess of £500 (per individual item) are capitalised. Computer equipment will be written off over three years on a straight line basis, fixtures and fittings written off over four to five years on a straight line basis, and improvements to property written off over 6 years on a straight line basis.

Investments
Investments in subsidiaries are measured at cost less impairment.

Stocks
Stocks are valued at the lower of cost and net realisable value.

2. ACCOUNTING POLICIES - continued

Stocks

The charitable company does not value donated second hand goods where it is impractical to do so.

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

Fund accounting
Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are to be used for specified purposes as laid down by the donor which have been raised by the charity for specific purposes. Expenditure which meets these criteria is identified to the fund.

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 Charity participates in the Age UK Retirement Benefits Scheme which, with effect from 1st October 2001, has a defined contribution section and a defined benefit section. The defined benefit section of the scheme closed to future accrual on 30 November 2008.

Defined contribution section
The assets of the scheme are held separately from those of the Charity in an independently administered fund. The costs of the defined contribution arrangements are charged as incurred.

Defined benefits section
The expected costs of providing pensions under the defined benefit scheme, as calculated periodically by professionally-qualified actuaries, are charged to the SOFA so as to spread the cost over the service life of the employees. The charity is not entitled to any surplus on the wind up of the scheme and so any pension asset will not be shown on its balance sheet.

Donated goods, services and facilities
Donated goods, services and facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised and refer to the trustees' annual report for more information about their contribution.

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

Financial instruments
The charitable trust only holds basic financial instruments as defined in FRS 102. The financial assets and financial liabilities of the academy trust and their measurement basis are as follows:

Financial assets - trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments. Amounts due to the charity's wholly owned subsidiary are held at face value less any impairment.

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

2. ACCOUNTING POLICIES - continued

Financial instruments
Financial liabilities - trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument. Amounts due to charity's wholly owned subsidiary are held at face value less any impairment.

Operating leases
Rentals paid under operating leases are charged to the Statement of Financial Activities as incurred.

3. DONATIONS AND LEGACIES

	2026	2025
	£	£
Donations and grants	842,139	391,534
Legacies	118,466	268,550
	960,605	660,084

4. OTHER TRADING ACTIVITIES

	2026	2025
	£	£
Shop income	393,469	299,500
Hall hire	1,648	10,950
	395,117	310,450

5. INVESTMENT INCOME

	2026	2025
	£	£
Deposit account interest	10,452	7,568

6. INCOME FROM CHARITABLE ACTIVITIES

Activity				2026	2025
				£	£
	Grants	Fees	Contract	Total	Total
Information & Advice	39,780	-	-	39,780	71,425
Fitness & Friendship & Day Centres	-	129,433	-	129,433	78,784
Living Well	-		67,042	67,042	117,800
Gardening	-	12,258	-	12,258	9,297
Carers	-		775,000	775,000	790,000
Community meals	-	861,928	-	861,928	790,132
Total	39,780	1,003,619	842,042	1,885,441	1,857,438

7. RAISING FUNDS

Raising donations and legacies

	2026	2025
	£	£
Fundraising costs	3,685	9,224
Support costs	7,622	2,343
	11,307	11,567

Other trading activities

	2026	2025
	£	£
Shop costs	143,257	130,169
Staff costs	275,259	228,589
Depreciation	18,906	15,853
Support costs	66,996	58,119
	504,418	432,730
Aggregate amounts	515,725	444,297

8. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 9)	Grant funding of activities (see note 10)	Support costs (see note 11)	Totals
	£	£	£	£
Provision of services	2,117,616	26,000	328,187	2,471,803

9. DIRECT COSTS OF CHARITABLE ACTIVITIES

Analysis of direct costs

Activity	Direct staff costs	Other direct costs	Support costs	2026 £ Total	2025 £ Total
Information & Advice	208,776	6,177	49,386	264,339	246,051
Fitness & Friendship	57,606	25,251	13,565	96,422	93,712
Living Well	28,027	415	4,643	33,085	92,831
Day Centre	99,349	19,449	36,080	154,878	143,783
Wellbeing check with meals	466,822	354,928	113,532	935,282	889,646
Falls prevention	-	-	-	-	62,442
Carers Together	370,816	349,936	77,474	798,226	745,607
Community Connector	38,834	1,640	24,046	64,520	-
Celebrating Age	16,776	8,023	1,870	26,669	-
Other	47,542	17,250	7,590	72,382	51,414
Total	1,334,548,	783,069	328,186	2,445,803	2,325,486
Grants payable (note 10)	-	26,000	-	26,000	61,200
Total	1,334,548	809,069	328,186	2,471,803	2,386,686

Basis of allocation of support costs: Percentage of staff time

10. GRANTS PAYABLE

	2026 £	2025 £
Provision of services	26,000	61,200

The total grants paid to individuals during the year was as follows:

	2026 £	2025 £
Grants to individuals	26,000	61,200

Grants in the year and prior year relate to the Surviving Winter Program.

11. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Raising donations and legacies	7,622	-	7,622
Other trading activities	66,996	-	66,996
Provision of services	307,512	20,675	328,187
	382,130	20,675	402,805

Analysis of support costs

	2026	2025
	£	£
Staff costs	69,544	130,212
Premises, office costs and sundries	286,442	176,785
Depreciation	26,144	35,059
Governance costs	20,675	21,307
	402,805	363,363

12. NET INCOME/(EXPENDITURE)

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

	2026	2025
	£	£
Auditors' remuneration - auditing the accounts	14,000	15,000
Auditors' remuneration - VAT and other advice	6,675	6,307
Depreciation - owned assets	37,366	35,059
Operating leases - land and buildings	149,274	80,303
Operating leases - other	66,202	65,712

13. 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

No trustees claimed expenses (2025: Nil).

14. STAFF COSTS

	2026	2025
	£	£
Wages and salaries	1,461,555	1,390,811
Social security costs	138,815	91,736
Other pension costs	86,295	76,806
	1,686,665	1,559,353

14. STAFF COSTS - continued

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

	2026	2025
Direct charitable	48	43
Management and administration	5	6
Casual	39	36
	92	85

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2026	2025
£60,001 - £70,000	1	1

The average full-time equivalent staff numbers are 40 permanent staff and 12 casuals (2025: 38 permanent, 12 casuals)

The key management personnel of the charity comprise the Trustees and the senior management personnel as listed on page 4. The total employee benefits of the key management personnel of the charity were £255,221 (2025: £278,573).

15. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	339,521	-	320,563	660,084
Charitable activities				
Provision of services	1,816,047	-	41,391	1,857,438
Other trading activities	310,450	-	-	310,450
Investment income	7,568	-	-	7,568
Total	2,473,586	-	361,954	2,835,540
EXPENDITURE ON				
Raising funds	444,297	-	-	444,297
Charitable activities				
Provision of services	1,915,316	30,594	440,776	2,386,686
Total	2,359,613	30,594	440,776	2,830,983
NET INCOME/(EXPENDITURE)	113,973	(30,594)	(78,822)	4,557
Other recognised gains/(losses)				
Actuarial gains/(losses) on defined benefit schemes	(9,000)	-	-	(9,000)
Net movement in funds	104,973	(30,594)	(78,822)	(4,443)
RECONCILIATION OF FUNDS				
Total funds brought forward	252,852	98,824	116,608	468,284

15. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds £
TOTAL FUNDS CARRIED FORWARD	357,825	68,230	37,786	463,841

16. GOVERNMENT GRANT INCOME

	2026 £	2025 £
Wiltshire Council	98,497	75,000
Swindon Borough Council	-	500
Chippenham Town Council	1,100	-
Melksham Town Council	1,000	-

There were no unfulfilled conditions or other contingencies attached to these grants/contracts. The charity has not directly benefited from any other forms of government assistance.

17. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST					
At 1 April 2025	63,580	77,634	12,500	83,475	237,189
Additions	11,503	1,453	-	2,989	15,945
At 31 March 2026	75,083	79,087	12,500	86,464	253,134
DEPRECIATION					
At 1 April 2025	10,005	35,491	2,344	65,148	112,988
Charge for year	11,222	12,338	3,125	10,681	37,366
At 31 March 2026	21,227	47,829	5,469	75,829	150,354
NET BOOK VALUE					
At 31 March 2026	53,856	31,258	7,031	10,635	102,780
At 31 March 2025	53,575	42,143	10,156	18,327	124,201

18. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 April 2025 and 31 March 2026	1
NET BOOK VALUE	
At 31 March 2026	1
At 31 March 2025	1

There were no investment assets outside the UK.

18. FIXED ASSET INVESTMENTS - continued

The company's investments at the balance sheet date in the share capital of companies include the following:

Age UK Wiltshire Trading Limited
Registered office:
Nature of business: Dormant

Class of share:	% holding
Ordinary	100

19. STOCKS

	2026 £	2025 £
Stocks	4,972	4,589

20. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026 £	2025 £
Trade debtors	293,778	271,940
Other debtors	44,319	21,478
VAT	5,941	5,652
Prepayments and accrued income	422,219	95,216
	766,257	394,286

21. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026 £	2025 £
Trade creditors	69,015	59,796
Social security and other taxes	24,739	22,317
Other creditors	5,677	4,083
Deferred income	213,583	251,528
Accrued expenses	39,961	77,167
	352,975	414,891

Deferred income of £213,583 (2025: £251,528) relates to income received in advance for contracts and funding agreements commencing in 26/27.

22. LEASING AGREEMENTS

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

	2026 £	2025 £
Within one year	163,110	223,425
Between one and five years	522,300	606,772
In more than five years	202,975	300,983
	888,385	1,131,180

23. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Designated funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
Fixed assets	102,780	-	-	102,780	124,201
Investments	1	-	-	1	1
Current assets	596,974	68,230	302,918	968,122	754,530
Current liabilities	(352,975)	-	-	(352,975)	(414,891)
	346,780	68,230	302,918	717,928	463,841

24. MOVEMENT IN FUNDS

	At 1.4.25 £	Net movement in funds £	At 31.3.26 £
Unrestricted funds			
General fund	357,825	(11,045)	346,780
Dilapidations	40,000	-	40,000
IT equipment	19,274	-	19,274
Strategic Development	3,958	-	3,958
Business Development	4,998	-	4,998
	426,055	(11,045)	415,010
Restricted funds			
Southampton	37,786	(37,786)	-
National Lottery - Creative Connections	-	302,918	302,918
	37,786	265,132	302,918
TOTAL FUNDS	463,841	254,087	717,928

24. 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	2,470,157	(2,481,202)	-	(11,045)
Age Concern Defined Benefit Pension Fund	-	10,000	(10,000)	-
	2,470,157	(2,471,202)	(10,000)	(11,045)
Restricted funds				
Mercers for A&F	6,240	(6,240)	-	-
WASP - Fitness& Friendship	39,900	(39,900)	-	-
Building resilience	24,166	(24,166)	-	-
Wiltshire Community Foundation - Surviving Winter	61,000	(61,000)	-	-
Wiltshire Council household support grant	69,166	(69,166)	-	-
Warm homes	39,780	(39,780)	-	-
WASP - Together	28,762	(28,762)	-	-
Southampton	660	(38,446)	-	(37,786)
I&A - National Benevolent Fund	5,000	(5,000)	-	-
Royal Wootton Bassett Activities	1,900	(1,900)	-	-
Melksham Without Council	12,360	(12,360)	-	-
Place To Call Home (Southampton)	50,560	(50,560)	-	-
Pension Credit (HSF6)	25,000	(25,000)	-	-
Arts Together	12,826	(12,826)	-	-
Celebrating Age	37,541	(37,541)	-	-
Melksham Council	12,359	(12,359)	-	-
Omaze	40,000	(40,000)	-	-
Chippenham Town Council	1,100	(1,100)	-	-
Wiltshire Community Foundation Older Peoples	6,720	(6,720)	-	-
Wiltshire Council	3,500	(3,500)	-	-
National Lottery - Creative Connections	302,918	-	-	302,918
	781,458	(516,326)	-	265,132
TOTAL FUNDS	3,251,615	(2,987,528)	(10,000)	254,087

24. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds	351,676	74,379	426,055
Restricted funds			
Mercers for A&F	17,963	(17,963)	-
WASP - Together	3,401	(3,401)	-
Southampton	75,574	(37,788)	37,786
I&A - National Benevolent Fund	9,330	(9,330)	-
Royal Wootton Bassett Activities	10,340	(10,340)	-
	116,608	(78,822)	37,786
TOTAL FUNDS	468,284	(4,443)	463,841

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds	2,473,586	(2,390,207)	(9,000)	74,379
Restricted funds				
Mercers for A&F	-	(17,963)	-	(17,963)
WASP - Fitness& Friendship	13,322	(13,322)	-	-
Building resilience	36,248	(36,248)	-	-
Wiltshire Community Foundation - Surviving Winter	79,209	(79,209)	-	-
Wessex water	5,000	(5,000)	-	-
Warm homes	41,391	(41,391)	-	-
Community Support Melksham	14,500	(14,500)	-	-
Community Investment - Swindon Falls	40,831	(40,831)	-	-
WASP - Together	36,575	(39,976)	-	(3,401)
Southampton	-	(37,788)	-	(37,788)
I&A - National Benevolent Fund	9,336	(18,666)	-	(9,330)
Royal Wootton Bassett Activities	-	(10,340)	-	(10,340)
Melksham Without Council	12,600	(12,600)	-	-
Vibrant Wiltshire	20,000	(20,000)	-	-
Sky TV	2,000	(2,000)	-	-
Southampton Charitable Trust	660	(660)	-	-
Swindon Borough Council	500	(500)	-	-
Place To Call Home (Southampton)	24,780	(24,780)	-	-
Pension Credit (HSF6)	25,002	(25,002)	-	-
	361,954	(440,776)	-	(78,822)
TOTAL FUNDS	2,835,540	(2,830,983)	(9,000)	(4,443)

Information on material funds:

Legacies & Special Purposes - This fund receives monies given for special restricted purposes and can only be used as specified by the donor.

24. MOVEMENT IN FUNDS - continued

Well Being: Service - offering older people who have been identified as being lonely, isolated, lacking in confidence or requiring support to access community activities assistance to make steps to improve their personal sense of wellbeing. Funding supplied by benefactors who wish to remain anonymous, Town Councils and foundation trusts.

Age UK National
The follow projects were supported via funds secured via Age UK nationally:
Building resilience - funding to help improve the wellbeing of older people.
Later life goals - funding to provide one to one advice and support to old people, specifically targeting those experiencing a significant life event.
Warm Homes - to provide benefits entitlement checks to older people living in Wiltshire who may be eligible for a discount on utility costs under the government's Warm Home Discount Scheme.
Cost Of Living - funding to help support the organisation to be able to help older people with the recent increases in cost of living.
Place To Call Home (Southampton) - In partnership with Skipton Building Society, the program is designed to help people live independently in safe, secure homes, but providing one on one advice, and potentially help them claim new benefits to assist with essential items including food, heating, home repairs etc.

Wiltshire Community Foundation
The following funds were awarded via Wiltshire Community Foundation:
Surviving winter grant - to provide winter fuel grants to older people in receipt of means tested benefits.

Wiltshire Council
The following funds were secured from Wiltshire Council:
Pension Credit (HSF6) - These funds were awarded as part of the Household Support fund, and it was for AUKW to provide advice and information to clients related to begin claiming pension credit.
Vibrant Wiltshire - These funds were specifically to assist revitalizing new shops to the high street in specific areas around Wiltshire. So monies were awarded for our Devizes and Marlborough shops.

Others:
Wessex Water - Funding from Wessex Water to support advice on pension credit.
WASP - fitness & Friendship and together - funding to support additional clubs across Wiltshire for older people to get more active while meeting friends.
Royal Wootton Bassett Activities - funding for Fitness & Friendship and other activities for the older people in Royal Wootton Bassett.
Southampton - Age Wessex - This relates to the reserves of Age Wessex that are to be used to continue information and advice services in the Southampton area
Community Investment - Swindon Falls - funding from NHS BANES, Swindon and Wiltshire ICB
I&A - National Benevolent Fund - to increase the capacity of the Information and Advice Service to enable targeted outreach to those experiencing pensioner poverty in Tidworth.
Melksham without council - Funding to support the AUKW community support program in Melksham, which helps connect older people with services, and programs in the area, to enhance their wellbeing.
Arts Together - To make creative and cultural experiences accessible, to support local communities and address societal goals.
Omaze Day Centre & Befriending - To combat loneliness and isolation among older people by funding vital friendship services, practical support and social activities.
National Lottery - Creative Connections - To reduce isolation and promote inclusion, improve wellbeing and strengthen communities.

25. EMPLOYEE BENEFIT OBLIGATIONS

Defined benefit scheme

Age UK Wiltshire is a member of the Age UK Retirement Benefits Scheme which operates a defined benefit pension arrangement. The disclosures below relate to the Age Concern Section of the scheme, this section of the scheme closed to further accrual on 30 November 2008. The Scheme provides benefits based on salary at their date of leaving the Scheme and length of service.

A full actuarial valuation of the Scheme was carried out as at 31 March 2025 and the results of this valuation have been updated to 31 March 2026 by a qualified independent actuary. The expected Employer contributions for the year ending 31 March 2027 are £11k. These contributions include an allowance for administration expenses and PPF levies.

The liabilities set out in this note have been calculated based on the results of the full Scheme Funding Assessment, as at 31 March 2025, updated to 31 March 2026, allowing for benefits paid. The present value of the defined benefit obligation, the related current service cost and past service costs were measured using the projected unit credit method.

The amounts recognised in the Balance Sheet are as follows:

	Defined benefit pension plans	
	2026	2025
	£	£
Present value of funded obligations	(238,000)	(237,000)
Fair value of plan assets	279,000	273,000
	41,000	36,000
Present value of unfunded obligations	-	-
Unrecognised asset	(41,000)	(36,000)
Deficit	-	-
Net liability	-	-

The £41,000 net asset is not recognised in the balance sheet. The charity is not entitled to any surplus on the wind up of the scheme and so any pension asset will not be shown on its balance sheet.

The amounts recognised in the Statement of Financial Activities are as follows:

	Defined benefit pension plans	
	2026	2025
	£	£
Current service cost	-	-
Past service cost	-	-
Administration expenses	1,000	2,000
	1,000	2,000

25. EMPLOYEE BENEFIT OBLIGATIONS - continued

Changes in the present value of the defined benefit obligation are as follows:

	Defined benefit pension plans	
	2026	2025
	£	£
Opening defined benefit obligation	237,000	271,000
Interest cost	13,000	13,000
Actuarial losses/(gains)	2,000	(34,000)
Benefits paid	(15,000)	(15,000)
Administrative costs	1,000	2,000
	238,000	237,000

Changes in the fair value of scheme assets are as follows:

	Defined benefit pension plans	
	2026	2025
	£	£
Opening fair value of scheme assets	273,000	286,000
Contributions by employer	11,000	11,000
Interest income	13,000	13,000
Actuarial gains/(losses)	(3,000)	(22,000)
Benefits paid	(15,000)	(15,000)
	279,000	273,000

The amounts recognised in other recognised gains and losses are as follows:

	Defined benefit pension plans	
	2026	2025
	£	£
Actuarial gains/(losses)	(5,000)	12,000
Change in effect of the asset ceiling	(5,000)	(21,000)
	(10,000)	(9,000)

The major categories of scheme assets as a percentage of total scheme assets are as follows:

	Defined benefit pension plans	
	2026	2025
Equities	5.20%	9.70%
Infrastructure	15.10%	14.50%
Matching assets-bonds & gilts	76.50%	69.90%
Cash	3.20%	5.90%
	100%	100%

25. EMPLOYEE BENEFIT OBLIGATIONS - continued

Principal actuarial assumptions at the Balance Sheet date (expressed as weighted averages):

	2026	2025
Discount rate	5.95%	5.80%
CPI inflation	2.50%	2.30%
Rate of increase in deferred pensions	2.50%	2.30%
Future pension increases (RPI 3-5)	3.75%	3.65%
Future pension increases (RPI 2.5)	2.05%	2.00%
RPI inflation	3.30%	3.10%

Mortality	2026	2025
Life expectancy for male currently aged 65	22.0 years	21.7 years
Life expectancy for female currently aged 65	23.8 years	23.6 years
Life expectancy for male currently aged 45	23.4 years	23.0 years
Life expectancy for female currently aged 45	25.3 years	25.1 years

Allowance has been made for members to exchange 70% of the maximum cash allowance available upon retirement.

Defined contribution scheme

The pension cost charge represents contributions payable by Age UK Wiltshire to the fund and amounted to £86,602 (2025: £112,568). At 31 March 2026 £Nil (2025: £Nil) of contributions were payable.

26. CAPITAL COMMITMENTS

At the 31 March 2026, the charity had commissioned the relocation of their Toothill premises to Callendar Park in Swindon, amounting to £48,800.

27. RELATED PARTY DISCLOSURES

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

The son of the trustee R Purchase, is a director of Jafre Limited. During the year the charity purchased goods and services totalling £2,826 (2025: £9,312) from Jafre Limited.

The husband of CEO, S Cardy, provided construction services to the charity totalling £200 (2025: £16,129). He is also employed as a casual driver and earned gross salary of £247 (2025: £733).