

COMPANY REGISTRATION NUMBER: NI039665  
CHARITY REGISTRATION NUMBER: 100718

**Engage with Age**  
**Company Limited by Guarantee**  
**Financial Statements**  
**31 March 2025**

Finegan Gibson Ltd  
Chartered accountants & statutory auditor  
Causeway Tower  
9 James Street South  
Belfast  
BT2 8DN

**Engage with Age**  
**Company Limited by Guarantee**  
**Financial Statements**  
**Year ended 31 March 2025**

---

	<b>Page</b>
Trustees' annual report (incorporating the director's report)	<b>1</b>
Independent auditor's report to the members	<b>9</b>
Statement of financial activities (including income and expenditure account)	<b>15</b>
Statement of financial position	<b>16</b>
Notes to the financial statements	<b>17</b>

---

# Engage with Age

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report)

#### Year ended 31 March 2025

---

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2025.

#### Reference and administrative details

<b>Registered charity name</b>	Engage with Age
<b>Charity registration number</b>	100718
<b>Company registration number</b>	NI039665
<b>Principal office and registered office</b>	East Belfast Network Centre 55 Templemore Avenue Belfast BT5 4FP

#### The trustees

A Greenan	
GS McEvoy	
G Graham	(Appointed 28 November 2024)
AL Greer	
RJ Hagan	(Resigned 28 November 2024)
CS Hyndman	
F Hughes	
J McEwan	(Resigned 28 November 2024)
Z Rowe	(Resigned 28 November 2024)
M Skelcher	
D Wilkinson	
AM McCartney	
P Newman	
J Wisoner	(Appointed 28 November 2024)

**Company secretary** Michelle Bolton

**Auditor** Finegan Gibson Ltd  
Chartered accountants & statutory auditor  
Causeway Tower  
9 James Street South  
Belfast  
BT2 8DN

# Engage with Age

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

---

#### Structure, governance and management

##### ***Background to Engage with Age:***

Engage with Age (EWA) was established as a charity and a company limited by guarantee in November 2000. EWA is a community development organisation working to empower and support older people.

Engage with Age seeks to enable sustainable benefits for older people and the community. It operates multi-agency partnerships to ensure joined up and collaborative working. Partnerships are active from a governance level down to operational and daily activities.

##### ***Governance and Management:***

Engage with Age is governed by a Board of Trustees that meets quarterly. Trustees come from a range of older people's and community organisations, older people's forums, as well individuals from the business, public sector and individual older people. The Board is supported by a Finance and Operations Sub-Group that meets six times per year, and a Governance Committee that supports the role and responsibilities of Trustees and CEO.

The management of Engage with Age formally reports to the Board and the Finance and Operations Committee and has delegated responsibility for delivering the company's programme of work at an operational level. The staff team is composed of a CEO, Operations Manager, and Development Officers that deliver the company's programmes. Engage with Age has sub-contracted an external accountancy company to undertake its finance administration and engages several other service providers.

# Engage with Age

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

---

#### **Objectives and activities**

As described in the Articles and Memorandum of Association, Engage with Age's objects ('Objects') are to promote the health, wellbeing, interests and alleviate loneliness, isolation and exclusion of older people living in Northern Ireland,(the area of benefit) without distinction of sex, sexual orientation, marital status, disability, caring responsibilities, race, or political, religious, or other opinions by associating together the said inhabitants, local authorities, public agencies and voluntary and other organisations in a common effort to relieve poverty, preserve and protect health, advance education with the object of improving the conditions of life for the said beneficiaries.

#### ***Strategic Planning 2023-26***

Engage with Age held several workshops with key stakeholders and older people to review its work, discuss its performance, and plan for the future. These workshops affirmed the value and importance of Engage with Age's existing activities. Engage with Age provides unique opportunities for older people to engage in. However gaps in service provision still exist and can be piecemeal at times, depending on funding streams available. Throughout the 2023-26 period Engage with Age will review opportunities to reach out to more older people, and during the period will seek to expand its activities in a sustainable way and in partnership with other stakeholders and agencies.

#### ***Company Mission***

Through the strategic planning process, Engage with Age refined its purpose confirming that the company's mission is "to empower older people to live happy, healthy, independent and connected lives".

#### ***Values***

Our values guide us in our work and our relationships. They guide our behaviour, our attitudes, the decisions we make and what we expect from one another. Engage with Age values are based on community development principles. We put older people at the centre of all that we do, believing in self-determination and the right to make their own choices.

Our values, which were revised and renewed during the Strategic Planning process, are: Being older people-led; Empowering older people; Treating everyone with respect; Working closely with other organisations; Ensuring everyone has the right to take part in stimulating activities and have fun.

Engage with Age is committed to working in partnership, believing in the strength of the contribution of many agencies, of people and of volunteers working collaboratively to make a real difference.

# Engage with Age

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 March 2025

---

##### **Achievements and performance**

For the 2023-26 period, Engage with Age has revised its strategic aims, seeking to support the lives of older people and make communities stronger. Engage with Age's work builds from working with individuals through to affecting wider society.

The four main strategic aims for 2023-26 are:

1. To empower older people to reduce the impact of loneliness and isolation on peer individuals within their communities and neighbourhoods.
2. To empower older people to improve their own health and wellbeing.
3. To strengthen communities and neighbourhoods by supporting and empowering older people's groups and forums.
4. To empower older people so they can shape matters that affect their lives.

These strategic aims work towards a vision of society in which all older people are respected, valued and listened to in society, and actively involved in shaping the world.

##### ***Addressing the impact of Isolation and Loneliness on older people***

Engage with Age seeks to empower older people to address the impact of loneliness and isolation on peer individuals within their communities and neighbourhoods. EWA has decades of experience addressing loneliness. The current programme supporting this aim is The PAL Project. The programme mixes activity groups and telephone befriending to support lonely older people. Older people take a leading role in volunteering, running groups, and providing telephone-based befriending.

The programme had been delivered on a part-time basis and in March 2023 EWA successfully raised funds from the Lottery Community Fund for a three-year programme providing full-time staff for activity groups and befriending. A full-time activity groups Development Officer was appointed in October 2023, and part-time job share Development Officers for telephone befriending were appointed in November 2023.

This programme refined its connections for recruiting older people who have experienced loneliness within the Health and Age sectors. The operation and methods were also reviewed and refined. The PAL Programme continues to be delivered in partnership with a wide range of organisations. Every week activity groups meet and up to 60 telephone befriending calls are made by volunteers. A significant volunteering campaign took place in February and March in 2025, this included promotion internally with our existing participants and externally through other organisations. We also advertised using paid social media ads in June 2025. By the end of the reporting period increased numbers of Befriendees were being supported by new Befrienders, and new activity groups were started. Existing activity groups were also strengthened and revitalised, and participant numbers increased significantly.

EWA also took a leading role in representing the needs of older people at sector level as a member of the Action Committee for the NI Assembly All Party Group on Loneliness and Isolation, and the Belfast City Council City-Wide Group on Loneliness and Isolation. In this reporting period there were approximately 10,000 engagements at activity groups and over 2,500 telephone befriending phone calls made.

##### ***Promoting good physical and mental health***

---

# Engage with Age

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 March 2025

---

Engage with Age seeks to empower older people to improve their own Health and Wellbeing.

EWA health promotion programmes in South and East Belfast all exceeded the targets set by the Public Health Agency and Belfast Health and Social Care Trust. A significant range of physical health and mental health programmes operated throughout east and south Belfast. Emphasis was placed on encouraging older people to re-engage with their communities and EWA supported efforts to grow membership for local groups. EWA worked in partnership with local health agencies to identify gaps in provision, meaning that EWA resources were deployed in neighbourhoods experiencing health inequalities with poor access to services for older people, this included warm packs being distributed to participants. Partnerships with community centres and supported housing suppliers developed, offering a range of social engagement, creative activities, and increasing skills and knowledge of local health opportunities. Older people also had the opportunity to report to the older people's parliament. Opportunities for older people and health messages were promoted directly through our East and South Belfast Programmes with over 50 health initiatives publicised throughout the year.

EWA participants were supported to have their voice heard in key campaigns in the year, such as Anti-poverty consultation, senior voices input into the emergency department, charity commissioned visit to Engage with Age office and meet participants, consultations on nursing equipment to name a few. In 2024/25, over 4,500 people benefitted from health improvement initiatives, participating in over 300 activities.

#### ***Supporting Older People's Groups and Forums***

Engage with Age aims to strengthen communities and neighbourhoods by supporting and empowering older people's groups and forums.

2024/25 has seen continued strengthening of groups as a direct result of a mentoring style of capacity building support provided by EWA. This approach emphasised encouraging participation and making groups more interesting and attractive to members. EWA took over 70 sessions that offered new programme ideas, developed leaders, and empowered groups to manage their affairs effectively. EWA has continued to conduct annual health checks for groups in East and South Belfast and continued collaborative work between different groups has increased confidence and inter-community links. Engagement levels were double the target number required by our funder Belfast City Council.

EWA's support of Older People's Forums continued with member numbers at the East and South Belfast Forums increasing. All forums undertook training to improve their operation, and throughout the year over 30 different public agencies learned of the needs of older people.

#### ***Supporting the voice of older people to influence matters that affect them***

Engage with Age seeks to empower older people so they can shape matters that affect their lives. This aim was delivered in a range of ways throughout the year.

EWA supported the Greater Belfast Seniors Forum (G6) to represent the views of the forums and older people it supports across Belfast. The G6 delivered an Annual Action Plan campaigning on Fuel Poverty, Access to Transport, and Access to Health Services. In 2024-25, G6 actively promoted services and represented the views of older people to 37 organisations including the pensioners parliament in Stormont older people's voices and views, including a visit and view of the new central transport hub. EWA lead G6 members in key strategies effecting older people. Input into consultations included, the renters voice consultation, the BHSCT Health and Wellbeing booklet, Falls prevention uptake, Dementia clinics attended, Deaf blind UK support. They also helped shape care for the Elderly workshop, and involvement in the Positive Ageing Month activities lead by the Belfast

# Engage with Age

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 March 2025

---

Age Friendly Coordinator.

The Dementia Friendly Artist in Residence programme continued engaging over 200 people affected by dementia with art exhibitions to audiences of over 20,000 people, including training to carers to have a lasting legacy to the work. Every month the PAL Gazette newspaper highlighted the views and creativity of older people to over 3,500 readers, and EWA produced the monthly Dementia Friendly East Belfast What's On Guide, promoting over 50 events and information articles every month.

#### ***Developing the Governance and Operation of Engage with Age***

The ongoing business of governance and management of Engage with Age continued successfully throughout the reporting period. Every contract and funding agreement was fulfilled. Finances were managed effectively with income secured from a range of sources, some of which were new. In this period the charity secured £0.5 million of three-year funding from the Community Lottery Fund and Belfast City Council, providing significant stability for its work. Communications promoting our services increased significantly. The work of the Board of Trustees governing the corporate development of Engage with Age was furthered through the Governance and the Finance and Operations sub-committees. This activity included the initiation of a company-wide Governance Health Check, regular board meetings, and ongoing contact with staff. Within this period two new trustees were recruited to Engage with Age.

#### ***Summary***

Engage with Age is a small but mighty organisation that continues to exceed expectations and deliver a big impact. In 2024/25, EWA provided over 15,000 opportunities for older people to take part in our activities, alongside an estimated 20,000 attendances at exhibitions and 10,000 online engagements. These impressive figures demonstrate a growing awareness of Engage with Age's profile and reach across the community.

This has been a successful and inspiring year, reflecting not only the dedication of our team and volunteers but also the increasing ambition of the organisation to grow, innovate, and make an even greater difference in the lives of older people across Belfast.

# Engage with Age

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 March 2025

---

##### Financial review

Engage with Age maintained support from key funders and raised income from new funders in 2024-2025. Belfast Health and Social Care Trust, the Public Health Agency, Belfast City Council, and Lottery Community maintained their support of Engage with age. Correspondingly, Engage with Age maintained strong control over expenditure. At the end of the financial year 31 March 2025 Engage with Age had total funds of £150,197 which is composed of an unrestricted fund of £82,447 and a restricted reserve of £67,750.

##### Reserves policy and going concern

Reserves are needed to bridge the timing gap between spending and receiving of income and to cover unplanned temporary shortfalls in income should they arise. Holding adequate reserves safeguards the provision of our services in the event of unexpected significant financial pressures. Historically, Engage with Age had also built up its own unrestricted funds. The trustees have decided to allocate a fund of £11,737 to cover the survivability gap between income and expenditure for the 2024-2025 financial year budget (Designated Survivability Fund), and hold unrestricted reserves for winding up and running costs to the value of £70,710 (General Reserve Fund).

Engage with Age has established a policy whereby the funds it holds, which are not committed or invested in tangible assets, should be within 1-3 months expenditure. The target reserves range is between £30,000 – £90,000. Unrestricted reserves are freely available to spend, therefore excluding fixed assets and restricted reserves amounted to £69,103.

##### Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## Engage with Age

### Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

---

#### Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

#### Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 26 November 2025 and signed on behalf of the board of trustees by:



M Skelcher  
Trustee

# Engage with Age

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Engage with Age

Year ended 31 March 2025

---

#### Opinion

We have audited the financial statements of Engage with Age (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities (including income and expenditure account), statement of financial position and the related notes, 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, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 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;
- 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 auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity 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 charity'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.

## **Engage with Age**

### **Company Limited by Guarantee**

#### **Independent Auditor's Report to the Members of Engage with Age *(continued)***

**Year ended 31 March 2025**

---

##### **Other information**

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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 trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which 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 prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

## **Engage with Age**

### **Company Limited by Guarantee**

#### **Independent Auditor's Report to the Members of Engage with Age *(continued)***

##### **Year ended 31 March 2025**

---

###### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK). Those standards require us to comply with the Financial Reporting Council's (FRC's) Ethical Standard for Auditors', in the circumstances set out in note 24 to the financial statements.

In preparing the financial statements, the trustees are responsible for assessing the charity'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 charity or to cease operations, or have no realistic alternative but to do so.

## Engage with Age

### Company Limited by Guarantee

#### Independent Auditor's Report to the Members of Engage with Age *(continued)*

Year ended 31 March 2025

---

#### **Auditor's 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 an auditor's report 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

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 business performance including the design of the remuneration policies, key drivers for directors' remuneration, bonus levels and performance targets;
- 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 documentation of their policies and procedures relating to:
  - identifying, evaluating and complying with laws and regulations and whether management were aware of any instances of non-compliance;
  - detecting and responding to the risks of fraud and whether management 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 including significant component audit teams and relevant internal specialists, including tax and valuations specialists 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 and identified the greatest potential for fraud. In common with all audits under ISAs (UK), 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 frameworks in operation, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included ongoing compliance with the 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 for their ability to operate or to avoid a material penalty.

## **Engage with Age**

### **Company Limited by Guarantee**

#### **Independent Auditor's Report to the Members of Engage with Age *(continued)***

##### **Year ended 31 March 2025**

---

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

## Engage with Age

### Company Limited by Guarantee

#### Independent Auditor's Report to the Members of Engage with Age *(continued)*

**Year ended 31 March 2025**

---

As explained more fully in the Trustees' Responsibilities Statement (set out on page 7), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK). Those standards require us to comply with the Financial Reporting Council's (FRC's) Ethical Standard for Auditors', in the circumstances set out in note 24 to the financial statements.

#### **Use of our report**

This report is made solely to the charity'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 charity's members those matters we are required to state to them in an auditor's 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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Paul Dolan FCA (Senior Statutory Auditor)

For and on behalf of  
Finegan Gibson Ltd  
Chartered accountants & statutory auditor  
Causeway Tower  
9 James Street South  
Belfast  
BT2 8DN

26 November 2025

# Engage with Age

## Company Limited by Guarantee

### Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

		2025	2024		
		Unrestricted funds	Restricted funds	Total funds	Total funds
	Note	£	£	£	£
<b>Income and endowments</b>					
Donations and legacies	5	18,688	–	18,688	2,621
Charitable activities	6	–	347,361	347,361	322,167
Other trading activities	7	1,400	1,000	2,400	3,045
<b>Total income</b>		<u>20,088</u>	<u>348,361</u>	<u>368,449</u>	<u>327,833</u>
<b>Expenditure</b>					
Expenditure on charitable activities	8,9	1,288	335,311	336,599	305,047
<b>Total expenditure</b>		<u>1,288</u>	<u>335,311</u>	<u>336,599</u>	<u>305,047</u>
<b>Net income</b>		<u>18,800</u>	<u>13,050</u>	<u>31,850</u>	<u>22,786</u>
Transfers between funds		(2,791)	2,791	–	–
<b>Net movement in funds</b>		<u>16,009</u>	<u>15,841</u>	<u>31,850</u>	<u>22,786</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		66,438	51,909	118,347	95,561
<b>Total funds carried forward</b>		<u>82,447</u>	<u>67,750</u>	<u>150,197</u>	<u>118,347</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 17 to 27 form part of these financial statements.

# Engage with Age

## Company Limited by Guarantee

### Statement of Financial Position

31 March 2025

---

	Note	2025 £	2024 £
<b>Fixed assets</b>			
Tangible fixed assets	15	1,607	2,932
<b>Current assets</b>			
Debtors	16	8,732	8,290
Cash at bank and in hand		156,820	121,816
		<u>165,552</u>	<u>130,106</u>
<b>Creditors: amounts falling due within one year</b>	17	<u>(16,962)</u>	<u>(14,691)</u>
<b>Net current assets</b>		<u>148,590</u>	<u>115,415</u>
<b>Total assets less current liabilities</b>		<u>150,197</u>	<u>118,347</u>
<b>Net assets</b>		<u>150,197</u>	<u>118,347</u>
<b>Funds of the charity</b>			
Restricted funds		67,750	51,909
Unrestricted funds		<u>82,447</u>	<u>66,438</u>
<b>Total charity funds</b>	20	<u>150,197</u>	<u>118,347</u>

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

These financial statements were approved by the board of trustees and authorised for issue on 26 November 2025, and are signed on behalf of the board by:



M Skelcher  
Trustee

---

The notes on pages 17 to 27 form part of these financial statements.

# Engage with Age

## Company Limited by Guarantee

### Notes to the Financial Statements

Year ended 31 March 2025

---

#### 1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in Northern Ireland and a registered charity in Northern Ireland. The address of the registered office is East Belfast Network Centre, 55 Templemore Avenue, Belfast, BT5 4FP.

#### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

#### 3. Accounting policies

##### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### Going concern

There are no material uncertainties about the charity's ability to continue.

##### Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

##### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# Engage with Age

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

---

#### 3. Accounting policies *(continued)*

##### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# Engage with Age

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

---

#### 3. Accounting policies *(continued)*

##### Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

##### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	20% straight line
Equipment	-	20% straight line

##### Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

##### Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

# Engage with Age

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

---

#### 3. Accounting policies *(continued)*

##### Financial instruments *(continued)*

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

##### Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

#### 4. Limited by guarantee

Engage with Age is a company limited by guarantee and has no share capital. 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.

# Engage with Age

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

##### 5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
<b>Donations</b>			
Donations	7,688	–	7,688
<b>Grants</b>			
CB and HH Taylor Trust	1,000	–	1,000
Esmee Mitchell Trust	4,000	–	4,000
Thompson Trust	3,000	–	3,000
Truemark Trust	3,000	–	3,000
	<u>18,688</u>	<u>–</u>	<u>18,688</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<b>Donations</b>			
Donations	121	–	121
<b>Grants</b>			
CB and HH Taylor Trust	–	1,000	1,000
Esmee Mitchell Trust	–	–	–
Thompson Trust	–	1,500	1,500
Truemark Trust	–	–	–
	<u>121</u>	<u>2,500</u>	<u>2,621</u>

##### 6. Charitable activities

	Restricted Funds £	Total Funds 2025 £	Restricted Funds £	Total Funds 2024 £
DFEB Sales	–	–	100	100
Halifax	5,000	5,000	–	–
LFT Trust	7,500	7,500	–	–
Belfast City Council	32,143	32,143	36,529	36,529
Belfast Health & Social Care Trust	57,091	57,091	53,255	53,255
Lottery Community fund	136,963	136,963	137,580	137,580
Public Health Agency	103,664	103,664	85,589	85,589
Arts Council NI	5,000	5,000	9,114	9,114
	<u>347,361</u>	<u>347,361</u>	<u>322,167</u>	<u>322,167</u>

# Engage with Age

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

---

#### 7. Other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Other Income	<u>1,400</u>	<u>1,000</u>	<u>2,400</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Other Income	<u>–</u>	<u>3,045</u>	<u>3,045</u>

#### 8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Promote Health and Wellbeing	1,182	283,127	284,309
Support costs	106	52,184	52,290
	<u>1,288</u>	<u>335,311</u>	<u>336,599</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Promote Health and Wellbeing	19,412	247,209	266,621
Support costs	1,689	36,737	38,426
	<u>21,101</u>	<u>283,946</u>	<u>305,047</u>

#### 9. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2025	Total fund 2024
Promote Health and Wellbeing	£ 284,309	£ 49,399	£ 333,708	£ 301,923
Governance costs	–	2,891	2,891	3,124
	<u>284,309</u>	<u>52,290</u>	<u>336,599</u>	<u>305,047</u>

---

# Engage with Age

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

---

#### 10. Analysis of support costs

	Analysis of Support Costs £	Total 2025 £	Total 2024 £
Staff costs	31,532	31,532	24,320
Premises	6,004	6,004	5,641
General office	11,863	11,863	5,341
Finance costs	106	106	99
Governance costs	<u>2,785</u>	<u>2,785</u>	<u>3,025</u>
	<u>52,290</u>	<u>52,290</u>	<u>38,426</u>

#### 11. Net income

Net income is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	<u>1,325</u>	<u>1,288</u>

#### 12. Auditors remuneration

	2025 £	2024 £
Fees payable for the audit of the financial statements	<u>2,785</u>	<u>3,025</u>

#### 13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025 £	2024 £
Wages and salaries	184,146	142,660
Social security costs	10,476	7,376
Employer contributions to pension plans	<u>9,186</u>	<u>7,099</u>
	<u>203,808</u>	<u>157,135</u>

The average head count of employees during the year was 9 (2024: 6).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

#### Key Management Personnel

The key management personnel of the charity comprise the part time Director and Operations Manager. The total employee benefits of the key management personnel of the charity total £58,941 (2024: £57,169)

# Engage with Age

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

---

#### 14. Trustee remuneration and expenses

The Charity Trustees were not paid or received any other benefits from employment with the Charity in the year (2024: £NIL). They were not reimbursed for travel expense during the year (2024: NIL). No charity trustee received payment for professional or other services supplied to the charity (2024: £NIL).

#### 15. Tangible fixed assets

	Fixtures and fittings £	Equipment £	Total £
<b>Cost</b>			
<b>At 1 April 2024 and 31 March 2025</b>	<u>18,641</u>	<u>13,878</u>	<u>32,519</u>
<b>Depreciation</b>			
At 1 April 2024	18,641	10,946	29,587
Charge for the year	–	1,325	1,325
<b>At 31 March 2025</b>	<u>18,641</u>	<u>12,271</u>	<u>30,912</u>
<b>Carrying amount</b>			
<b>At 31 March 2025</b>	<u>–</u>	<u>1,607</u>	<u>1,607</u>
At 31 March 2024	<u>–</u>	<u>2,932</u>	<u>2,932</u>

#### 16. Debtors

	2025 £	2024 £
Trade debtors	1,250	160
Prepayments and accrued income	<u>7,482</u>	<u>8,130</u>
	<u>8,732</u>	<u>8,290</u>

#### 17. Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	5,569	5,109
Accruals and deferred income	7,478	7,290
Other creditors	<u>3,915</u>	<u>2,292</u>
	<u>16,962</u>	<u>14,691</u>

---

# Engage with Age

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

---

#### 18. Deferred income

	2025 £	2024 £
At 1 April 2024	4,445	4,293
Amount released to income	(4,445)	(4,293)
Amount deferred in year	4,693	4,445
<b>At 31 March 2025</b>	<u>4,693</u>	<u>4,445</u>

#### 19. Pensions and other post retirement benefits

##### Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £9,186 (2024: £7,099).

#### 20. Analysis of charitable funds

##### Unrestricted funds

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
Designated Fund (Note A)	11,737	–	–	–	11,737
General Funds (Note B)	54,701	20,088	(1,288)	(2,791)	70,710
	<u>66,438</u>	<u>20,088</u>	<u>(1,288)</u>	<u>(2,791)</u>	<u>82,447</u>

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Designated Fund (Note A)	11,737	–	–	–	11,737
General Funds (Note B)	76,095	121	(21,101)	(414)	54,701
	<u>87,832</u>	<u>121</u>	<u>(21,101)</u>	<u>(414)</u>	<u>66,438</u>

The Trustees have decided to allocate a fund of £11,737 to cover the sustainability gap between income and expenditure for the 2024-2025 financial year budget (Note A) and hold unrestricted designated reserves for winding up and running costs to the value of £54,701 (Note B)

# Engage with Age

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

---

#### 20. Analysis of charitable funds *(continued)*

##### Restricted funds

	At 1 April 2024	Income	Expenditure	Transfers	At 31 March 2025
	£	£	£	£	£
BHSCT	–	57,091	(57,091)	–	–
Public Health Agency	–	103,664	(98,060)	–	5,604
Comic Relief	–	–	–	–	–
DFEB	–	2,000	(4,791)	2,791	–
Halifax	–	5,000	(5,000)	–	–
Thompson Trust	–	–	–	–	–
Belfast City Council	–	31,143	(31,143)	–	–
BCC- Medium	–	–	–	–	–
LFT	–	7,500	(5,883)	–	1,617
Arts Council NI	–	5,000	(4,952)	–	48
CB and HH Taylor Trust	1,000	–	–	–	1,000
Lottery Community Fund	50,909	136,963	(128,391)	–	59,481
	<u>51,909</u>	<u>348,361</u>	<u>(335,311)</u>	<u>2,791</u>	<u>67,750</u>

	At 1 April 2023	Income	Expenditure	Transfers	At 31 March 2024
	£	£	£	£	£
BHSCT	–	53,255	(53,255)	–	–
Public Health Agency	2,072	85,589	(87,661)	–	–
Comic Relief	1,462	–	(1,462)	–	–
DFEB	3,195	2,985	(6,180)	–	–
Halifax	–	–	–	–	–
Thompson Trust	–	1,500	(1,500)	–	–
Belfast City Council	–	31,689	(31,689)	–	–
BCC- Medium	–	5,000	(5,000)	–	–
LFT	–	–	–	–	–
Arts Council NI	–	9,114	(9,528)	414	–
CB and HH Taylor Trust	1,000	1,000	(1,000)	–	1,000
Lottery Community Fund	–	137,580	(86,671)	–	50,909
	<u>7,729</u>	<u>327,712</u>	<u>(283,946)</u>	<u>414</u>	<u>51,909</u>

---

# Engage with Age

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

---

#### 21. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Tangible fixed assets	1,607	–	1,607
Current assets	88,965	76,587	165,552
Creditors less than 1 year	(8,125)	(8,837)	(16,962)
<b>Net assets</b>	<u>82,447</u>	<u>67,750</u>	<u>150,197</u>

  

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	2,932	–	2,932
Current assets	72,614	57,492	130,106
Creditors less than 1 year	(9,108)	(5,583)	(14,691)
<b>Net assets</b>	<u>66,438</u>	<u>51,909</u>	<u>118,347</u>

#### 22. Taxation

The Company is a registered charity, and as such is entitled to tax exemptions on income and profits in furtherance of the charity's primary objectives.

#### 23. Contingencies

A contingent liability exists to repay grants and Trust monies received should certain conditions not be fulfilled by the charity. In the opinion of the Trustees, the terms of the Letters of Offers have been, or will be, complied with and no liability is expected.

#### 24. Ethical standards

In common with many other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

**Engage with Age**  
**Company Limited by Guarantee**  
**Management Information**  
**Year ended 31 March 2025**

---

**The following pages do not form part of the financial statements.**

# Engage with Age

Company Limited by Guarantee

## Detailed Statement of Financial Activities

Year ended 31 March 2025

---

	2025 £	2024 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Donations	7,688	121
CB and HH Taylor Trust	1,000	1,000
Esmee Mitchell Trust	4,000	–
Thompson Trust	3,000	1,500
Truemark Trust	3,000	–
	<u>18,688</u>	<u>2,621</u>
<b>Charitable activities</b>		
DFEB Sales	–	100
Halifax	5,000	–
LFT Trust	7,500	–
Belfast City Council	32,143	36,529
Belfast Health & Social Care Trust	57,091	53,255
Lottery Community fund	136,963	137,580
Public Health Agency	103,664	85,589
Arts Council NI	5,000	9,114
	<u>347,361</u>	<u>322,167</u>
<b>Other trading activities</b>		
Other Income	<u>2,400</u>	<u>3,045</u>
<b>Total income</b>	<u>368,449</u>	<u>327,833</u>

# Engage with Age

## Company Limited by Guarantee

### Notes to the Detailed Statement of Financial Activities

Year ended 31 March 2025

	2025	2024
	£	£
<b>Expenditure on charitable activities</b>		
<b>Promote Health and Wellbeing</b>		
<b><i>Activities undertaken directly</i></b>		
Wages & Salaries	155,373	120,369
Employers NIC	8,979	6,322
Pension Costs	7,924	6,124
Rent & Service Charge	11,586	10,887
Outsourcing Fees	11,736	14,278
Repairs & Cleaning	120	120
Insurance	687	604
Programme Costs	75,170	94,589
IT Support & Maintenance	4,910	1,468
Staff Travel	3,941	1,849
Consultancy	200	800
Telephone	1,689	1,369
Office Costs	–	1,200
Volunteer Expenses	36	–
Affiliation Fees	496	516
Publicity	1,462	6,126
	<u>284,309</u>	<u>266,621</u>
<b><i>Support costs</i></b>		
Wages & Salaries	28,773	22,291
Employers NIC	1,497	1,054
Pension Costs	1,262	975
Rent & Service Charge	6,004	5,641
Insurance	295	259
Staff Travel	207	97
Office Costs	7,711	1,560
Depreciation	1,325	1,288
Affiliation Fees	56	58
Sundries	2,269	2,079
	<u>49,399</u>	<u>35,302</u>
<b><i>Governance costs</i></b>		
Audit Fees	2,785	3,025
Bank Charges	106	99
	<u>2,891</u>	<u>3,124</u>
<b>Expenditure on charitable activities</b>	<u>336,599</u>	<u>305,047</u>