

Scottish Company Registration No. SC135672
Scottish Charity No. SC013975

Dundee Age Concern
(A company limited by guarantee)

Directors' Report and Financial Statements
Year ended 31 December 2025

Dundee Age Concern

Contents of the Financial Statements *for the year ended 31 December 2025*

	Page
Report of the Directors	1 – 5
Report of the Independent Examiner	6
Statement of Financial Activities	7
Statement of Financial Position	8
Notes to the Financial Statements	9 - 17

Dundee Age Concern

Report of the Directors for the year ended 31 December 2025

The Directors (who are also Trustees for the purpose of Charity law) are pleased to present their report together with the financial statements of the company for the year to 31 December 2025.

Reference and administrative details

Principal and registered office

Fiveways Centre
2-4 Caird Avenue
Dundee
DD3 8AW

Bankers

Bank of Scotland
Dundee City Branch
PO Box 1000
BX2 1LB

Legal adviser

Blackadders LLP
30 & 34 Reform Street
Dundee
DD1 1RJ

Status of Company and Governing Document

Dundee Age Concern (DAC) is a company limited by guarantee (Number SC135672) and is a registered Scottish Charity (Number SC013975), constituted under a Memorandum of Association. Care Inspectorate registration (Number CS2016352097).

Objectives and aims

The objects of the Company are to provide services to promote social inclusion, reduce social isolation and its associated risks to health and to subsequently enhance the quality of life for older people in Dundee who use our services.

Activities in place to further the objects of the Company

DAC is a local independent voluntary organisation whose focus is to help reduce social isolation and the associated health and well-being concerns that comes with it; as such *we*:

- **Provide** a building-based adult day service which provides a safe, inclusive, and welcoming environment. The aim of which is to foster new friendships, realise client outcomes, improve mobility, improve mental well-being, support for people with dementia and somewhere to get busy living life.
- **Help** support families through the provision of day respite; family members can take some time away from the constant demands associated with the support of loved ones living with dementia.
- **Work** collaboratively with our clients, their family, carers, and other agencies to ensure continuity of support for all who attend Dundee Age Concern.
- **Engage** with the Dundee Health and Social Care partnership, to support a best practice of service delivery, this is done in tandem with other agencies across the city.
- **Support** others in the community such as education establishments and universities to promote a positive approach to working with older people.

Directors and Office Bearers

Shirley Walker Chairperson

Cllr Fraser Macpherson – Resigned 10 April 2025

Margaret Carver – Appointed 08 April 2025 Resigned 03 June 2025

Shirley Jane Wishart – Resigned 10 April 2025

Margaret A. Geddes – Vice Chair

Cllr George McIrvine – Appointed 21 August 2025

Marlene Roberts - Resigned 03 June 2025 Reappointed 18 November 2025

The overarching responsibility for the charity falls to the appointed Trustees/Directors who are elected and co-opted under the terms of the Articles of Association.

The day-to-day management of the charity is charged to the centre manager; this includes matters of H&S, staffing, finance, and policy arrangements.

Directors met regularly at the board of management meetings during the year ended 31 December 2025 to discuss many topics including seeking support from local council (referrals), the financial situation, fundraising, governance, planning and recruitment of new Trustees.

Dundee Age Concern

Report of the Directors for the year ended 31 December 2025

Directors and office bearers (continued)

The day care team are supported by:

- Manager, Michelle Bain
- Fundraiser, Geoff Cosgrove
- Administrator, E. Patterson.
- Admin clerk & receptionist Darryl Johnson.

Appointment of Directors

Dundee Age Concern recognises the recruitment of new trustees needs to be a continual process. The benefit of new ideas and perspectives that come with new appointments will provide synergy, prevent stagnation of innovation, and support good governance. For this to be effective, it is vital that the DAC recruitment plan encourages a diversity of skill sets which support the charity to realise its aims and outcomes. An audit of skill sets is undertaken yearly with the trustees on the board. A review of the overall activities and governance arrangements for Dundee Age Concern and of all governance and trustee processes has continued.

The Trustee Induction Pack and role description including the role descriptor for new trustees (OSCR) is used for recruitment and retention of Trustees.

Achievements and performance

We believe our clients deserve to enjoy life to the fullest and to that end would just like to thank everyone associated with Dundee Age Concern for helping us make the difference to the lives of some very special people.

Dundee Age Concern maintain a safe and welcoming environment, providing clients with a valuable program and a diverse range of daily activities. Dundee Age Concern staff and volunteers are committed to this.

We would like to thank the many Charitable Trusts, Foundations for their donations and grants that help us to continue to provide a service. We welcomed the grants to enable us to purchase and upgrade our IT equipment.

2025 has presented greater financial challenges than 2024 due to ongoing cost increases. The optimism has continued

- The continuing escalation of prices is affecting all our purchases with the cost of energy and food having the greater impact upon our resources.
- The availability of funding. The increased demands from local, national and international causes will likely affect us to some degree.

The role of Dundee Age Concern has evolved to meet the needs of the city of Dundee and for the foreseeable future dealing with social isolation and loneliness will play a bigger part in our events and activities.

General research has found that people with some form of dementia can find that by participating in activities can trigger positive feelings and so have a positive impact on people's mental abilities too improving:

- Attention and concentration
- Cognition (thinking)
- Memory
- Speech and non-verbal communication skills

All of these processes can be impaired by dementia and all forms of activities, particularly music related, can be extremely beneficial for people with the diagnosis.

Capital Projects started during 2025.

- External Funding for the 'Rock n Roll' café was awarded in January 2023. Our clients suggested this project to provide a meeting facility for them to reminisce and talk about various topics. This is intended to promote inclusion, self-worth, a sense of belonging and purpose. Rock & Roll Café was completed and the client enjoyed using it.

Dundee Age Concern

Report of the Directors for the year ended 31 December 2025

Activities which have been held within the centre include:

- Lunch provision
- Live music and dancing
- Line dancing and keep fit
- Table games such as dominoes, quizzes etc
- Table activities such as art, crafting etc
- Baking
- One off events such as Summer and Christmas fayres, burns supper, St Patrick's day, Halloween Party etc
- Within the centre there is a hairdresser and a beauty therapist. We also have a small pool table
- The centre is surrounded by landscaped areas that offer different types of environments for our clients to enjoy such as seating at strategic points, fruit trees, a pathway network including a wildlife walk, patio area etc. Clients can also become involved with planting and general gardening

External Activities consisted of:

- Visits to V & A, verdant works and McManus galleries
- Visit to Blair Drummond Safari Park (Stirling), Camperdown Wildlife Park
- Pantomime visit at The Rep
- Visit to Dundee Contemporary Arts
- Multiple café and restaurant visits with different client groups
- Bowling

Staffing

The staffing levels have been a source of close scrutiny. With client numbers still less than pre pandemic, in October 2024, 4 staff agreed to reduce hours from 30 to 24 per week. We are mindful of the ability to deliver a first-rate service to our clients, while monitoring any unnecessary expenditure on staffing costs.

Training

Staff are currently undertaking medication training. 1 staff member has completed. 3 others in the process of First Aid annual refresher training – F1 training

First aid fire appliance training – Stewart Ramsay

All staff continue to participate in Bright HR online training.

- Health and Safety Awareness
- Risk Assessments
- Manual handling awareness
- Health and Safety responsibilities
- Hazardous substances
- Fire safety awareness
- Food safety awareness
- First aid awareness
- Infection prevention and control
- Moving and handling
- Working in a person-centred way
- Awareness of mental health, dementia and learning disability
- Handling violence and aggression
- Safeguarding adults' awareness
- Fluids and nutrition
- Work equipment awareness
- Fire extinguisher use
- Environmental awareness for employees

Dundee Age Concern

Report of the Directors for the year ended 31 December 2025

Training (cont'd)

- Display screen equipment
- Equality, diversity and inclusion

The introduction of the HR software means we now have all staff records, holidays and training in one central place. This portal also allows the manager to access any HR queries as and when required, ensuring the latest legislation updates. Staff also have the ability to clock in and out of work.

Volunteers

The long-standing association with volunteers supporting the delivery of our service thankfully continues. We currently have 4 volunteers supporting the centre, all bring different skills and life experience which enriches the offering to our clients.

DAC recognise and express sincere thanks to our volunteers who have given of their time generously, with their artistic and amazing skills, laughter and pleasant atmosphere to the lives of many every day and some who have moved on to other interests/jobs.

Service information

Dundee Age Concern is registered with the Care Inspectorate as a support service and works in collaboration with the Dundee Health and Social Care Partnership.

DAC implemented new client support plans at the end of 2022 ensuring we capture individual's abilities, outcome and support needs while attending the centre. Staff have the ability to complete these daily and these will be uploaded and stored online quarterly, making the archiving of records more effective in the future. The Manager then audits these monthly making any relevant changes which helps us to identify if we are meeting client outcomes.

Setting client charges against the cost-of- service delivery remains an emotive discussion amongst the trustees. Our focus remains the best value for money product, which meets the client's needs and remains within their budget.

Fundraising

The trustees are always aware of the need to increase the focus on fundraising for the charity. The competition for monies across the sector is even greater than before.

The 2025 community fundraising programme included Summer and Christmas Fayre in the centre and at external venues, two Bingo nights and a 200 Club draw. DAC undertake Community Fund Raising which is generally to attract funding for Centre activities and is carried out by the trustees, staff and volunteers.

The fundraiser continues to apply to Charitable Trusts and DAC are most grateful to those who have given so generously towards our Core costs and for specific projects and to those who continue to support us year on year.

Our use of social media platforms and our website provide a source of information and current events for our clients, family, carers and wider public. Further to this we utilise local news outlets to promote the service and its purpose.

Staff costs are the organisations largest outgoing; this will continue to increase annually due to current legislation regarding pensions and wages. The organisation's Finance policy document (2021) informs the staff and trustees on the overall accountability in all aspects of financial management and governance.

Working together for Dundee Age Concern, the Board of Trustees, Manager and Administrator share the overall aim of securing the role of Dundee Age Concern as an important and valued provider of Day Centre services in Dundee for the foreseeable future.

Dundee Age Concern

Report of the Directors for the year ended 31 December 2025

Financial review

Results for the year

The financial statements for the year are set out in pages 7 to 17. The Statement of Financial Activities on page 7 reflects net outgoing resources of £23,539 (2024: net outgoing of £31,286). There was a deficit of £38,092 (2024: deficit of £26,467) on the unrestricted general fund, a deficit of £9,328 (2024: deficit of £6,571) on unrestricted designated funds and a surplus of £23,881 (2024: surplus of £1,752) on restricted funds. The NHS Tayside Community had a deficit of £35 as a result of the 2nd half of the agreed award not being received until 23 March 2026. Total funds amounted to £320,424 (2024: £343,963).

Reserves

It is the policy of the charity to maintain unrestricted funds at a level which equates to approximately six months unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the charity to be maintained. The trustees are aware the reserves policy isn't met at 31 December 2025 and will be working on reducing costs and increasing income in the coming year to increase reserves. The bank account contains cash (is held for Reserves) – Shawbrook Bank (CAF) - £65,000.

Structure, Governance and Management

The Directors have a duty to identify and review the risks to which the Company is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Directors have considered risks to which the Company may be subject and will introduce procedures to mitigate the possible effects of those risks. Guidance from bodies such as OSCR and the Care Inspectorate are used to inform our policy and practice.

Statement of Directors' responsibilities

Charity law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of the Company's affairs and of its incoming resources and application of resources, including its surplus or deficit for that year, and which have been properly prepared from and are in agreement with the accounting records of the Company and comply with relevant disclosure requirements.

In preparing those financial statements, the Directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the Company's financial position and enable the Directors to ensure that the financial statements comply with the Companies Act 2006. The Directors are also responsible for taking such steps as are reasonably open to them to safeguard the Company's assets and to prevent and detect fraud and other irregularities.

The Director's report has been prepared having taken advantage of the small companies' exemption in the Companies Act 2006.

Approved by the Directors on 20.07.2026 and signed on its behalf by:

Shirley Walker
Chairperson

Signed by:

567B6B79ED12456...

Dundee Age Concern

Report of the Independent Examiner to the Trustees for the year ended 31 December 2025

I report on the accounts of the company for the year ended 31 December 2025 which are set out on pages 7 to 17.

Respective responsibilities of Trustees and examiner

The Charity's Trustees (who are also the Directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity Trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations (as amended). An examination includes a review of the accounting records kept by the Company and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the Directors concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended)

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

DocuSigned by:

Jonathan Innes

2C9861F6B32C4E1...

Jonathan N Innes FCCA
Managing Director

Innes & Partners Limited
Chartered Certified Accountants

Date: 20.07.2026
.....

Innes House
18 Shairps Business Park
Houstoun Road
Livingston
EH54 5FD

Dundee Age Concern

Statement of Financial Activities (incorporating Income and Expenditure account)

For the year ended 31 December 2025

	Notes	General fund £	Designated funds £	Restricted funds £	2025 Total £	General fund £	Designated funds £	Restricted funds £	2024 Total £
Income									
Donations and legacies	2	94,759	-	28,750	123,509	74,716	-	11,600	86,316
Income from charitable activities	3	123,346	-	-	123,346	136,858	-	-	136,858
Income from other trading activities	4	3,118	-	-	3,118	3,351	-	-	3,351
Other income	5	9,581	-	-	9,581	11,631	-	-	11,631
Total income		230,804	-	28,750	259,554	226,556	-	11,600	238,156
Expenditure									
Expenditure on charitable activities	6	241,396	9,328	32,369	283,093	252,744	9,509	7,189	269,442
Total expenditure		241,396	9,328	32,369	283,093	252,744	9,509	7,189	269,442
Net (expenditure)		(10,592)	(9,328)	(3,619)	(23,539)	(26,188)	(9,509)	4,411	(31,286)
Transfers	17,18	-	-	-	-	(279)	2,938	(2,659)	-
Net movement in funds after transfers		(10,592)	(9,328)	(3,619)	(23,539)	(26,467)	(6,571)	1,752	(31,286)
Net movement in funds		(10,592)	(9,328)	(3,619)	(23,539)	(26,467)	(6,571)	1,752	(31,286)
Total funds brought forward		112,475	220,169	11,319	343,963	138,942	226,740	9,567	375,249
Total funds carried forward		101,883	210,841	7,700	320,424	112,475	220,169	11,319	343,963
Represented by:									
General fund	17	101,883	-	-	101,883	112,475	-	-	112,475
Designated funds	17	-	210,841	-	210,841	-	220,169	-	220,169
Restricted funds	18			7,700	7,700	-	-	11,319	11,319
Total funds		101,883	210,841	7,700	320,424	112,475	220,169	11,319	343,963

Dundee Age Concern

(Registered No: SC135672)

Statement of Financial Position as at 31 December 2025

		General fund	Designated funds	Restricted funds	2025 Total	2024 Total
	Notes	£	£	£	£	£
Fixed assets						
Tangible assets	13	-	210,841	-	210,841	220,169
Total fixed assets		-	210,841	-	210,841	220,169
Current assets						
Debtors	15	1,165	-	-	1,165	1,372
Cash at bank and in hand		107,936	-	7,700	115,636	129,227
Total current assets		109,101	-	7,700	116,801	130,599
Liabilities						
Creditors: falling due within one year	16	7,218	-	-	7,218	6,805
During the year the company received no Governme		101,883	-	7,700	109,583	123,794
Net assets		101,883	210,841	7,700	320,424	343,963
The funds of the Charity						
General fund	17	101,883	-	-	101,883	112,475
Designated funds	17	-	210,841	-	210,841	220,169
Restricted funds	18	-	-	7,700	7,700	11,319
Total Charity funds		101,883	210,841	7,700	320,424	343,963

For the year ending 31 December 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

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

These financial statements have been prepared in accordance with the Charities SORP 2019 (FRS 102) and the provisions applicable to companies subject to the small companies' regime.

The financial statements on pages 7 to 17 were approved by the Directors on 20.07.2026 and signed on their behalf by:

Signed by:

Shirley Walker

567B6B79ED12456...
Shirley Walker (Chairperson)

Dundee Age Concern

Notes to financial statements for the year ended 31 December 2025

1. Accounting policies

Accounting convention

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102), the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 2006.

The principal accounting policies adopted in the preparation of the financial statements are set out below.

The accounts are prepared on a going concern basis as the Directors consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

The financial statements are prepared under the historical cost convention modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £1.

The Charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 as published on 2 February 2016 and does not prepare a Statement of Cash Flows.

Company status

The company is a company limited by guarantee. The members of the company are Directors named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

Basis of financial statements

The financial statements have been prepared on an accruals basis.

Statement of Financial Activities

For the purpose of the Statement of Financial Activities as shown on page 7, funds are defined as follows:

Unrestricted funds comprise income received for the objects of the company without further specified purpose and are available as general funds or are placed with designated funds which can be used for purposes in agreement with its charitable objectives.

Designated funds comprise those funds which the Trustees have designated for specific purposes.

Restricted funds comprise income which has been received for the objects of the company and specified for a restricted purpose within these objects by the donor.

Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably, and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

No amount is included in the financial statements for volunteer time in line with the SORP. Further details are given in the Directors' Annual Report.

Dundee Age Concern

Notes to financial statements for the year ended 31 December 2025

Income recognition (cont'd)

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Interest receivable

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.

Expenditure recognition

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs. Including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity.

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 settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Liabilities are measured on recognition at historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date. The exception is that certain financial instruments must be adjusted to their present value; these include financial liabilities where settlement is deferred for more than 12 months after the reporting date.

Charitable Activities

The expenditure on charitable activities includes grants made, governance costs and support costs as shown in the notes.

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Governance costs

Governance costs (which are included as a component of support costs in accordance with SORP) comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include those related to constitutional and statutory requirements, external scrutiny (audit or independent examination), strategic management, and other legal and professional fees.

Tangible fixed assets and depreciation

Tangible fixed assets over £250 are capitalised and are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

- | | |
|--------------------------|-------------------|
| • Leasehold property | 2% straight line |
| • Equipment | 10% straight line |
| • Furniture and fixtures | 10% straight line |

Dundee Age Concern

Notes to financial statements for the year ended 31 December 2025

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Taxation

The Company is exempt from Corporation Tax on its charitable activities.

Financial instruments

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets, which include debtors and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market value rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities, which include creditors, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrable committed to terminate the employment of an employee or to provide termination benefits.

Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amount payable by the company to the fund in respect of the year.

Dundee Age Concern

Notes to the financial statements for the year ended 31 December 2025

2. Donations and legacies

	General fund £	Designated funds £	Restricted funds £	2025 Total £	General fund £	Designated funds £	Restricted funds £	2024 Total £
<i>Grants:</i>								
Dundee Sick Nursing Society	27,500	-	-	27,500	20,000	-	-	20,000
NHS Community	-	-	7,500	7,500	-	-	-	-
Garfield Weston Foundation	-	-	15,000	15,000	-	-	-	-
<i>Donations:</i>								
Restricted funds (see note 18)	-	-	6,250	6,250	-	-	11,600	11,600
Northwood Charitable Trust	15,000	-	-	15,000	15,000	-	-	15,000
A Sinclair Henderson	2,000	-	-	2,000	2,000	-	-	2,000
Alexander Moncur Trust	3,000	-	-	3,000	-	-	-	-
The Tayport Charity Shop	200	-	-	200	-	-	-	-
Annie McLean Trust	-	-	-	-	2,000	-	-	2,000
Walter Craig Charitable Trust	2,500	-	-	2,500	-	-	-	-
RJ Larg Family Trust	1,200	-	-	1,200	1,700	-	-	1,700
St Katharines Fund (Lindsay's)	2,000	-	-	2,000	1,000	-	-	1,000
Gafield Weston	-	-	-	-	10,000	-	-	10,000
J A Tombazis Charitable Trust	-	-	-	-	2,000	-	-	2,000
HUGH FRASER Foundation	5,000	-	-	5,000	10,000	-	-	10,000
The Late Joan Taylor Smith	-	-	-	-	5,000	-	-	5,000
Tom Morris & Toby Black Ribbonfield Mem Trust	-	-	-	-	2,000	-	-	2,000
ASDA Foundation	1,000	-	-	1,000	-	-	-	-
The Lottery - Award for All	20,000	-	-	20,000	-	-	-	-
The Stafford Trust	3,000	-	-	3,000	-	-	-	-
Lows of Dundee Ltd	2,500	-	-	2,500	-	-	-	-
Leach Family Char Trust (Blackadders)	2,000	-	-	2,000	-	-	-	-
The Lothian Family Trust (Blackadders)	5,000	-	-	5,000	-	-	-	-
Other donations, <£1,000	2,859	-	-	2,859	2,816	-	-	2,816
	94,759	-	28,750	123,509	74,716	-	11,600	86,316

3. Income from charitable activities

	General fund £	Designated funds £	Restricted funds £	2025 Total £	General fund £	Designated funds £	Restricted funds £	2024 Total £
Fiveways income	123,346	-	-	123,346	136,858	-	-	136,858
	123,346	-	-	123,346	136,858	-	-	136,858

4. Income from other trading activities

	General fund £	Designated funds £	Restricted funds £	2025 Total £	General fund £	Designated funds £	Restricted funds £	2024 Total £
Fundraising	3,118	-	-	3,118	3,351	-	-	3,351
	3,118	-	-	3,118	3,351	-	-	3,351

5. Other income

	General fund £	Designated funds £	Restricted funds £	2025 Total £	General fund £	Designated funds £	Restricted funds £	2024 Total £
Rental income	8,690	-	-	8,690	9,280	-	-	9,280
Sundry income	-	-	-	-	1,024	-	-	1,024
Bank interest received	891	-	-	891	1,327	-	-	1,327
	9,581	-	-	9,581	11,631	-	-	11,631

Dundee Age Concern

Notes to the financial statements for the year ended 31 December 2025

6. Expenditure on charitable activities

Activity	Staff costs £	Direct costs £	Support costs £	2025 Total £	Staff costs £	Direct costs £	Support costs £	2024 Total £
Direct costs	192,972	55,548	-	248,520	174,661	54,362	-	229,023
Support costs	-	-	34,573	34,573	-	-	40,419	40,419
	192,972	55,548	34,573	283,093	174,661	54,362	40,419	269,442
	(Note 7)	(Note 9)	(Note 10)					
Of which:								
Relating to unrestricted general fund	182,814	35,236	23,346	241,396	174,661	50,450	27,633	252,744
Relating to unrestricted designated funds	-	-	9,328	9,328	-	-	9,509	9,509
Relating to restricted funds	10,158	20,312	1,899	32,369	-	3,912	3,277	7,189

7. Staff costs and numbers

	General £	Designated £	Restricted £	2025 £	General £	Designated £	Restricted £	2024 £
Gross salaries	176,271	-	10,158	186,429	166,760	-	-	166,760
Employer's NI	3,627	-	-	3,627	5,665	-	-	5,665
Pension contributions	2,916	-	-	2,916	2,236	-	-	2,236
	182,814	-	10,158	192,972	174,661	-	-	174,661

The average number of employees during the year was 13, of which 8 were employed at the Centre, 4 for Administration and 1 for Cleaning (2024: 13, 8 Centre, 4 Administration and 1 for Cleaning). There are no employees paid more than £60,000.

8. Directors' remuneration and expenses

No Director received remuneration or any expenses from the charity (2024: nil).

9. Direct costs

	General fund £	Designated funds £	Restricted funds £	2025 Total £	General fund £	Designated funds £	Restricted funds £	2024 Total £
Provisions and lunches	11,500	-	4,848	16,348	17,344	-	-	17,344
Repairs, maintenance and cleaning	1,697	-	2,396	4,093	730	-	-	730
Heat and light	7,274	-	3,632	10,906	10,636	-	850	11,486
Entertainment and activities	370	-	8,944	9,314	6,050	-	3,050	9,100
Rates	4,955	-	-	4,955	5,608	-	-	5,608
Telephone and internet	1,470	-	-	1,470	1,269	-	-	1,269
Volunteer expenses	10	-	-	10	182	-	-	182
Travel and transport	430	-	493	923	600	-	12	612
Sundry expenses	3,550	-	-	3,550	3,342	-	-	3,342
Irrecoverable VAT	3,980	-	-	3,980	4,689	-	-	4,689
	35,236	-	20,312	55,548	50,450	-	3,912	54,362

10. Support costs

	General fund £	Designated funds £	Restricted funds £	2025 Total £	General fund £	Designated funds £	Restricted funds £	2024 Total £
Depreciation	-	9,328	-	9,328	-	9,328	-	9,328
Gain/loss on disposal assets	-	-	-	-	-	181	-	181
Repairs and maintenance	5,878	-	-	5,878	8,461	-	3,092	11,553
Insurance	5,746	-	-	5,746	6,075	-	-	6,075
Independent Examiner's remuneration	2,235	-	-	2,235	2,556	-	-	2,556
Printing, stationery and postage	1,284	-	1,467	2,751	1,470	-	155	1,625
Training costs	317	-	432	749	1,010	-	-	1,010
Legal and professional fees	4,193	-	-	4,193	3,983	-	-	3,983
Sundry expenses	3,693	-	-	3,693	4,078	-	30	4,108
	23,346	9,328	1,899	34,573	27,633	9,509	3,277	40,419

Dundee Age Concern

Notes to the financial statements for the year ended 31 December 2025

11. Taxation

No liability to UK Corporation Tax arises in the light of the company's charitable status.

12. Members

There were 54 (2024: 65) members at 31 December 2025.

13. Tangible fixed assets

	Leasehold property £	Equipment £	Fixtures & fittings £	Total £
Cost				
At 1 January 2025	402,602	33,012	24,093	459,707
At 31 December 2025	402,602	33,012	24,093	459,707
Depreciation				
At 1 January 2025	190,394	28,491	20,653	239,538
Charge for year	8,052	822	454	9,328
At 31 December 2025	198,446	29,313	21,107	248,866
Net book value				
At 31 December 2025	204,156	3,699	2,986	210,841
At 31 December 2024	212,208	4,521	3,440	220,169

The land is owned by Dundee City Council and leased to the charity until 2050.

Tangible fixed assets

	Leasehold property £	Equipment £	Fixtures & fittings £	Total £
Cost				
At 1 January 2024	402,602	30,596	24,093	457,291
Additions	-	2,938		2,938
Disposals	-	(522)	-	(522)
At 31 December 2024	402,602	33,012	24,093	459,707
Depreciation				
At 1 January 2024	182,342	28,010	20,199	230,551
Charge for year	8,052	822	454	9,328
Eliminated on disposals		(341)		(341)
At 31 December 2024	190,394	28,491	20,653	239,538
Net book value				
At 31 December 2024	212,208	4,521	3,440	220,169
At 31 December 2023	220,260	2,586	3,894	226,740

Dundee Age Concern

Notes to the financial statements for the year ended 31 December 2025

14. Analysis of Net Assets Among Funds

	General fund	Designated funds	Restricted Funds	Total Funds 2025
	£	£	£	£
Fixed Assets	-	210,841	-	210,841
Current Assets	109,101	-	7,700	116,801
Current Liabilities	(7,218)	-	-	(7,218)
Net Assets as at 31 December 2025	101,883	210,841	7,700	320,424

	General fund	Designated funds	Restricted Funds	Total Funds 2024
	£	£	£	£
Fixed Assets	-	220,169	-	220,169
Current Assets	119,280	-	11,319	130,599
Current Liabilities	(6,805)	-	-	(6,805)
Net Assets as at 31 December 2024	112,475	220,169	11,319	343,963

15. Debtors: amounts falling due within one year

	General fund	Designated funds	Restricted funds	2025 Total	General fund	Designated funds	Restricted funds	2024 Total
	£	£	£	£	£	£	£	£
Other debtors	400	-	-	400	700	-	-	700
Other taxation	765	-	-	765	672	-	-	672
	1,165	-	-	1,165	1,372	-	-	1,372

16. Creditors: amounts falling due within one year

	General fund	Designated funds	Restricted funds	2025 Total	General fund	Designated funds	Restricted funds	2024 Total
	£	£	£	£	£	£	£	£
Trade creditors	1,070	-	-	1,070	1,986	-	-	1,986
Accruals and deferred income	2,734	-	-	2,734	3,157	-	-	3,157
Other taxation and social security	3,414	-	-	3,414	1,662	-	-	1,662
	7,218	-	-	7,218	6,805	-	-	6,805

17. Unrestricted funds

	Balance at 01.01.25	Income	Expenditure	Transfers	Balance at 31.12.25
	£	£	£	£	£
General fund	112,475	230,804	(241,396)	-	101,883
Designated funds					
Tangible fixed assets	220,169	-	(9,328)	-	210,841
Total unrestricted funds	332,644	230,804	(250,724)	-	312,724

	Balance at 01.01.24	Income	Expenditure	Transfers	Balance at 31.12.24
	£	£	£	£	£
General fund	138,942	226,556	(252,744)	(279)	112,475
Designated funds					
Tangible fixed assets	226,740	-	(9,509)	2,938	220,169
Total unrestricted funds	365,682	226,556	(262,253)	2,659	332,644

Dundee Age Concern

Notes to the financial statements for the year ended 31 December 2025

18. Restricted funds	Balance at 01.01.25	Income	Expenditure	Transfers	Balance at 31.12.25
	£	£	£	£	£
HSBC Projects - Rock and Roll Café	25	-	-	-	25
Tesco	50	-	-	-	50
Leng Charitable Trust	2,126	2,000	(1,467)	-	2,659
Older People Engaging Needs	-	750	(750)	-	-
Scotmid	92	-	-	-	92
St Katharine's	8	-	-	-	8
B&Q - The Neighbourly Foundation	2,318	-	(2,396)	78	-
Charles Hayward Foundation	3,950	-	(3,950)	-	-
Wm Sword Charitable Trust	2,750	-	(2,650)	-	100
Garfield Weston Foundation	-	15,000	(10,121)	(78)	4,801
Dundee Sick Nursing Society	-	-	-	-	-
NHS Community	-	7,500	(7,535)	-	(35)
Common Good	-	3,500	(3,500)	-	-
Total restricted funds	11,319	28,750	(32,369)	-	7,700

Restricted funds	Balance at 01.01.24	Income	Expenditure	Transfers	Balance at 31.12.24
	£	£	£	£	£
HSBC Projects - Rock and Roll Café	112	-	(87)	-	25
Harold Adams Charitable Trust	12	-	(12)	-	-
Aberbrothock Skea Trust (Thorntons)	3,000	-	(3,000)	-	-
Tesco	50	-	-	-	50
Nine Trades	1,500	-	(44)	(1,456)	-
Leng Charitable Trust	-	3,600	(271)	(1,203)	2,126
Scotmid	92	-	-	-	92
St Katharine's	8	-	-	-	8
B&Q - The Neighbourly Foundation	4,793	-	(2,475)	-	2,318
Charles Hayward Foundation	-	4,000	(50)	-	3,950
Wm Sword Charitable Trust	-	4,000	(1,250)	-	2,750
Total restricted funds	9,567	11,600	(7,189)	(2,659)	11,319

The Leng Charitable Trust fund represents funding award for IT system.

The Older People Engaging Needs fund represents support for the music and entertainment programme.

The HSBC Projects - Rock and Roll Café fund represents funding to transform one of the rooms into a Rock and Roll themed Café.

The Harold Adams Charitable Trust fund represents income for support of transport services.

The Aberbrothock Skea Charitable Trust represents funding for musical entertainment.

The Tesco (Groundwork UK) fund represents support for the music and entertainment programme.

The Nine Trades fund represents funding towards the purchase of new it equipment.

The Older People Engaging Needs fund represents donations received for musical entertainment.

The Scotmid Community Orchard fund represents funding towards the purchase of new fruit trees within the grounds.

The St Katharine's fund represents donations received for core costs.

The Neighbourly Foundation - B&Q fund represents funding towards external improvements.

The Charles Hayward Foundation fund represents funding award for musical therapy.

The Wm Sword Charitable Trust fund represents funding for energy, provisions.

The Bank of Scotland fund represents contributions towards the cost of outings.

The Common Good fund represents support for the music and entertainment programme.

The NHS Community fund represents grant income for a whin dust pathway.

The Garfield Weston Foundation Grant represents support for operating and core cost.

Dundee Age Concern

Notes to the financial statements for the year ended 31 December 2025

19. Pension commitments

The company operates a defined contribution pension scheme. During the year, there was 8 members of the scheme (2024: 8 members) and company contributions totalled £2,916 (2024: £2,236).

20. Related party transactions

There were no transactions with related parties during the year (2024: nil).