Caring Together Charity

No unpaid carer in crisis

Annual report and accounts 2024/25

Caring Together Charity
Charity Registration Number 1091522
Company Registration Number 4379948

Contents

No unpaid carer in crisis	4
About Caring Together Charity	6
Our teams' passion for supporting carers	7
Supporting carers by phone	8
Helping carers face-to-face	8
Young carers	9
Providing breaks for carers	9
Counselling for carers	10
Befriending in Norfolk	10
Help in emergencies	11
Leaving hospital	11
Helping organisations to be carer friendly	12
Identifying carers	12
Spotlight on...	13
A big 'thank you'	14
Risk, compliance and governance	16
Statement of Trustees' responsibilities	25
Statement as to disclosure to our auditors	26
Independent auditor's report to the members of Caring Together Charity	27
Accounts	31
Our Trustees	50
Our Senior Leadership Team	51

No unpaid carer in crisis

This year unpaid carers have continued to face multiple challenges that have led to many reaching crisis point. Changes to the Winter Fuel Payments, increased energy costs, and the Carer's Allowance overpayment scandal have all added to the already complex life of an unpaid carer. Many carers have told us that they are struggling to keep the person they care for safe and comfortable, some talk about juggling work and claiming Carer's Allowance which penalises them if they so much as work an hour more a week than they are entitled to.

It is in this climate where carers struggle to make ends meet, feel unsupported and taken for granted, and struggle to get the help they need for the person they care for, let alone themselves, that we seek to make a practical difference. Our vision is a world in which no unpaid carers is in crisis, isolated or struggling alone. We continue to strive to make this ambition a reality.

During the year we were awarded the adult carers contract by Cambridgeshire County Council which means many of our key services remain available for carers across the county. In addition we have also been funded by them to support the transition of young carers to adult carers, been able to provide specialist advice for carers experiencing domestic abuse and sexual violence and offer carer breaks which are so desperately needed.

We continue to work in partnership with other charities to deliver hospital discharge support to the hospitals across Cambridgeshire and Peterborough and also with Bridges Outcomes Partnership, as part of the Carers Matter Norfolk service to deliver support to adult carers across Norfolk.

Sadly, this year we lost a member of our close-knit team, Kerry Giles-Brown, who passed away from cancer. In discussion with Kerry and her family before she died, we set up the Kerry Care awards in her memory. These will be an ongoing way for us to recognise our team of Care Professionals and thank individuals who have provided exceptional care to people with health needs and their families. This year the award was won by Belinda Sabine who has provided homecare across the Huntingdonshire area for 16 years.

We have seen a number of changes to our Board of Trustees this year. We welcomed new trustees, Mark Blake, Kate Hepton, Anita Pisani (the new Chair of our Quality and Service Delivery subcommittee) and Steve Scott who will become our new Honorary Treasurer and Chair of our Finance and Audit subcommittee from August 2025, when our current Treasurer, Alison Griffiths leaves us. Alison steps down having served nine years with the charity. Christina Wells also left the Board in December 2024 after nine years' service.

We will also say goodbye to David Hipple in early 2026 as he comes to the end of his service again of nine years. We are grateful for the very significant support of all our Trustees who voluntarily give of their time and expertise to enable us to support carers across our region.

We have been honoured to receive two awards this year. The Marathon Award by Bridges Outcomes Partnership which recognised the long-term efforts of the team in ensuring carers are helped within a few days of being referred and provided with excellent service and support. We were also awarded the prestigious Excellence for Carers Award by Carers Trust. Carers Trust highlighted several strengths and commended us on being "a really well-run, person-centred organisation", concluding that "the staff team are skilled and passionate and go above and beyond to ensure that carers are supported in the very best way possible."

The year has not been without its challenges to our charity. The announcement of changes to National Insurance in the autumn 2024 budget will result in very significant increased costs to us from April 2025. The funding environment has proved very challenging and we are extremely grateful to the community groups, clubs, trusts, companies and individuals who have helped us maintain our services and continue to support carers.

We know that going forward our traditional sources of income are unlikely to increase significantly enough for us to be able to satisfy the ever-increasing demands on our services. We have therefore been considering how we can grow our reserves to invest in new sources of income as well as maintain our planned investment in fundraising. Due to a successful year financially we are able to increase our unrestricted reserves to a position where we can consider exciting initiatives in the coming year.

Once again we are indebted to our employees and volunteers who continue to go above and beyond what we ask of them. We are truly grateful for everything you do to support unpaid carers.

Stuart Evans
Chair of Trustees

Miriam Martin
Chief Executive

About Caring Together Charity

Caring Together Charity works across Cambridgeshire, Peterborough and Norfolk supporting unpaid carers. Unpaid carers are people looking after a family member or friend with a disability or long-term illness such as dementia, Parkinson's disease, cancer, schizophrenia, multiple sclerosis (MS) or autism. Some carers support someone who is elderly, frail and unable to manage without support.

An unpaid carer can be any age. The youngest carer we support is four-years-old, the oldest is over 100! You don't have to live with the person you look after, or care for a certain amount of hours a week, to be an unpaid carer or use our services.

Our services include:

- An advice line which can be accessed by phone or email
- Breaks for carers
- Emergency planning help
- Regular support groups (hubs)
- Befriending support
- Counselling
- Advice and information sessions (online and in person)
- A free magazine and email newsletter
- Specialist support for children and young people who are carers.

Our teams' passion for supporting carers

Our brilliant, dedicated team of employees and volunteers have continued to deliver a service to unpaid carers that goes above and beyond expectations. Our incredible Volunteers have contributed over 1,900 hours of their time across the charity. This year we have focused on improving and streamlining our volunteer recruitment and onboarding process to make this simpler and easier, increasing the numbers of volunteers working across the charity.

For our employees, we have continued in our commitment to pay the Real Living Wage, despite the challenging economic environment. This year we also achieved the Compassionate Employers award demonstrating our kind and compassionate approach to supporting our people experiencing difficult life events. We have been able to offer wider development opportunities across the charity by offering apprenticeship opportunities.

A recent employee and volunteer survey found that 94% of respondents are proud to work for Caring Together Charity, with 76% strongly agreeing.

We are a proud Compassionate Employer BRONZE

Supporting carers by phone

We answered almost **29,000** calls from unpaid carers in need of support and guidance

"After a telephone call this week with a member of your staff, I actually feel like a weight has already been lifted. She is working on my behalf to find out relevant information that will help me manage things moving forward. She was understanding and kind and listened to my needs... Just the sheer validation and understanding she gave me means the world."

"Carers Matter Norfolk provided me with much needed support & understanding after I was suddenly plunged unwittingly into the role of carer when my mother suffered a severe medical episode. Six months of constant stress and anxiety, with seemingly no end in sight, was alleviated by the support, advice and, most importantly action that they took. I will be forever grateful."

In 2024/25 we helped 28,000 people

Helping carers face-to-face

We provided almost **80** support group (hub) sessions helping hundreds of carers

"Attending the monthly group helped me feel less alone. I realised the importance of me having a break from caring."

Young carers

We provided over 3,800 hours of support to over 400 young carers. That's equivalent to 158 days of help, advice, and time to simply be children and have fun!

"I love coming to young carers. We don't get to go out much in the holidays because of my brother so coming here is really fun!"

Providing breaks for carers

We provided over 5,000 hours of breaks for carers

"I am very happy with the support I received to allow me some respite from my caring role and enabling me to have a good night's sleep."

Counselling for carers

Over **100** carers received our counselling support

"Sometimes being a carer is very isolating, and it was really good to talk with someone outside of the family. I wouldn't hesitate to recommend this service to another carer. This support came along when I was at my lowest so I'm so grateful. I've applied what I've learnt to other areas of my life already."

"The Caring Together counselling service is a life-saver and I am so thankful I found out about it, and I am extremely grateful for my counsellor's support."

Befriending in Norfolk

We provided almost **500** hours of befriending support to carers in Norfolk

"It has made a huge difference to be able to have a couple of hours free time to go out with my husband or friends for a complete break."

Help in emergencies

We stepped in and covered care for almost **100** people through our What If? Plan, when the unexpected happened to an unpaid carer

"I was felt reassured that my husband was being looked after regarding meals and medication whilst I had to go into hospital with a heart attack. The ambulance personnel rang Caring Together and organised a 'What If?' for me. Which was a relief for me."

Leaving hospital

We supported over **100** carers when they or their family member was discharged from hospital through the Voluntary Sector Alliance

"I was discharged from hospital and asked for support from Caring Together Charity to support my husband – as my son was away – it worked really well and he enjoyed their company."

Helping organisations to be carer friendly

We supported over **150** organisations to achieve the Carer Friendly Tick Award

"Since achieving our Carer Friendly Tick Award in health, we have realised how important it is that people in a caring situation need to identify themselves as carers... as once this role is identified then support can be found. Being Carer Champions, we are constantly learning about carers rights and what support is available in our area so we can offer information and signpost carers."

Ruth Glenn
Specialist Practitioner in Paediatric Psychology
Community Paediatrics Team
Cambridgeshire and Peterborough NHS Foundation Trust

Identifying carers

We trained almost **1,300** professionals in the importance of identifying carers and the support services we and others provide

"Thank you so much for your powerful presentation at our meeting. Our members were gripped by your passion and impressed by the achievements of the charity."

Spotlight on...

Specialist carer support

This year we employed a young adult carer specialist to support carers aged 18-25 and prevent them falling through the cracks between young carer and adult carer support.

To respond to the growing and very concerning problem of domestic abuse and sexual violence against carers and cared-for people, we have employed a specialist advisor who can support carers directly, but also help the wider team be better placed to provide much needed support.

Coming home from hospital

This year we have helped relieve pressure on carers and the NHS through supporting people to get home from hospital in a way that works for carers, as well as those they look after.

The Voluntary Sector Alliance is a partnership between Caring Together Charity, Care Network and Age UK Cambridgeshire and Peterborough. Together we partner with local hospitals to support people being discharged home.

Our support can include ensuring the home is safe, warm and clean, or there is food in the house. We can provide homecare for the period after someone returns home to ease pressure on the carer. We can check the family are receiving the benefits and other support they are entitled to.

This package of support aims to prevent people being readmitted to hospital and helps the unpaid carer adjust and get the extra ongoing support they may need. It also relieves pressure on hospital beds by getting people home to continue their recovery.

Money advice for young adult carers

Carer Money Matters is a new project launched this year and funded by Carers Trust and Cadent Gas. It operates across Norfolk, providing vital advice and support by helping carers navigate the often-complex financial challenges they face.

The aim of the project is to provide advice on how to reduce energy costs and increase home safety, access financial support carers are entitled to, help carers manage their money and reduce debt, provide tips on maximising household incomes, and ensure they are aware of their employment rights.

A big 'thank you'

We are very grateful to the many organisations and individuals that have supported our work through grants, donations and fundraising in 2024/25.

We were thrilled to be chosen by the two St Ives (Hunts) Golf Club Captains as their Charity of the Year in 2024. Thanks to their incredible efforts and the generosity of the members, they raised £12,875 to support our young carer services in Cambridgeshire. The much smaller March Golf Club also supported us in 2024 and raised a very generous £3,785.

We are very grateful for the ongoing support of the Norfolk Community Foundation and the Cambridgeshire Community Foundation this year. Support from the West Norfolk Lives Trust (managed by Norfolk Community Foundation) has enabled us to expand our Befriending Project in Norfolk and offer breaks and care cover to carers to support them in an emergency, or if they need hospital treatment.

The Garfield Weston Foundation gave a second unrestricted grant to the charity in 2024. Their generous £30,000 grant is enabling us to provide vital support services for carers.

Our young carer services are dependent on donations and fundraising to run. We are very grateful to the many Rotary Clubs, Lions Clubs, Masonic Lodges, and companies that have supported our work with children and young people this year. CKLG Accountants and Chartered Tax Advisers chose to support Caring Together as their Charity of the Year in 2024, and we are thankful for the generosity and enthusiastic support of their team.

In 2024 we launched a free Will-making offer for carers and supporters. We have been thrilled to see that not only have many carers used this, but that over an estimated £100,000 has been pledged to our charity as gifts in Wills. These future gifts will ensure that unpaid carers continue to be supported across our region for years to come.

Over 70 people now give regular monthly donations to our charity using Direct Debit. We are extremely grateful for these 'Carer Friends' for their kind generosity. One donor agreed to double donations to our Christmas Appeal in 2024, up to £5,000, which helped us break all past Christmas Appeal records, raising an incredible £12,500! We are aware that for many people there are financial pressures, so we appreciate every donation, whether large or small. Every gift helps us provide vital support to local unpaid carers.

We would like to thank the following organisations for supporting Caring Together Charity

Amazon

Anne French Memorial Trust

Aviva Access to Nature Fund

Big Norfolk Holiday Fund

Bosch Rexroth Ltd

Bridges Outcomes Partnerships

Cambridge Judge Business School

Cambridge University Colleges

Cambridgeshire Community Foundation:

- Cambs Cuisine Community Fund
- Bright Futures Fund
- S2 Partnership Community Fund
- Microsoft Research Limited Fund
- Ridgeons Family Endowed Fund

Cambridgeshire County Council

Carers Trust

CKLG Accountants and Chartered Tax Advisers

Co-op Stores (Godmanchester and Great Shelford)

Earith Community Cafe

Earls of Northampton's Charity, via their sole Trustee, Mercers

Euston Lodge

Frank Litchfield Charitable Trust

Garfield Weston Foundation

Hudson Foundation

Huntingdon Bridge Club

Inner Wheel Club of Ely

Kynaston Chapter

March Golf Club

Maxine Lester Lettings and Property Management

Michael and Anna Wix Charitable Trust

Mr and Mrs Phillip Rackham Charitable Trust

Norfolk and Waveney Integrated Care System

Norfolk Community Foundation:

- Co-op Community Cares Fund
- Saracen's Norfolk Fund
- The Big Oardeal Sports and Opportunities Fund
- Weston Windfarm - Temporis Community Fund

Norfolk County Council

Peterborough City Council

Peterborough Lions Club

Ridley Godfrey Foundation

Robert Hall Charity

Rotary Club of Ely

Rotary Club of Huntingdon

Rotary Club of Norwich Blackfriars

Rotary Club of St Ives

Rotary Club of St Neots St Mary's

Simon Gibson Charitable Trust

South Norfolk and Broadlands Council

St Ives (Hunts) Golf Club

St Ives Free Church

Tesco Groundworks - Stronger Starts

The 32 Club

The City and University of Cambridge Masonic Charitable Trust

The Clan Trust

The Gledswood Charitable Trust

The Moorhen Pub, Peterborough

The National Lottery

West Norwich Lions

Whittlesey Town Council

Wroxham and Hoveton Lions Club

Wymondham Lions Club

Risk, compliance and governance

Risk

The Board of Trustees has overall responsibility for risk management. Oversight is maintained throughout the year with the support of the Finance and Audit Committee, Quality and Service Delivery Committee, and Fundraising Committee.

Caring Together's performance framework is updated annually to ensure internal reporting is against relevant key performance indicators, which are designed with the key risks, strategic direction of the charity and opportunities in mind. At the end of each quarter, as part of our reporting, each risk is reassessed and the residual risk rated according to the impact of mitigating actions and any new intelligence, knowledge and experience. We also assess whether the risk is decreasing, stable or increasing, which enables Trustees to understand movements of risks when it isn't appropriate to change red-amber-green (RAG) ratings.

Risks, their assessment and mitigating actions, are scrutinised each quarter by the relevant sub-committee or the Board.

The Board receives an annual risk report. This provides the opportunity to review the impact of our risk management processes, how risks have changed throughout the year, to review the risk management policy, and to ensure any learning is identified and influences future approaches to the management of risk.

Risk management is factored into business planning, performance management, the audit cycle, business continuity planning, project management, contract and grant applications and funding awards.

We started last year with key risks in the areas of:

Funding

We recognised that the external environment remained challenging and especially so for charities seeking to grow fundraised income and manage the continued pressure on contracts when inflation continued to be so high.

Local authorities remained unable to pay for the full cost of homecare, adding further strain on our overall financial position. However, to mitigate the risks of a potential reduction in funding we had high-quality people leading our income generating activities and maintained positive relationships with funders and commissioners of services. We also continued our investment in fundraising, launching new initiatives such as legacy campaigns and community partnerships.

People

The employment market hadn't recovered from COVID and it remained difficult to recruit for social care roles at both frontline and leadership levels. We were concerned about this as it would potential hamper our ability to deliver services.

To mitigate this risk we continued to be a real Living Wage employer, added new products to our range of benefits and awarded an in year pay increase to some specific roles that were especially difficult to recruit to. This was on top of a modest pay award for all members of staff. As a result of those actions the majority of our roles are now filled.

We have also successfully built relationships with local colleges, job centres and care career projects opening up further opportunities to attract candidates interested in careers in care or volunteering. We have also utilised the Apprenticeship Levy, opening up new development opportunities for our employees.

Volunteer numbers have continued to increase particularly for the Norfolk Befriending service and in our young carers support.

Systems and processes

We had completed work to improve the security of our customers' data with the protection of our systems remaining front of mind. We recognise the continued threat of cyber attacks. Having completed the recommended improvements following our previous penetration test, we commissioned a further test which has identified some relatively minor improvements for us to make. We also require all employees to complete information governance training and the compliance rate is 83.7% which compares with a care industry standard of around 60%. As a result of the actions taken, we have drastically improved the security of our phones and no serious data breaches have occurred in the year.

Key risks for the organisation going forward

Maintaining income

The landscape we work in remains challenging, seeing limited growth of income streams in the charity sector, and health and local authority budgets being under pressure, this undoubtedly filters down to service contract providers like Caring Together Charity.

We know the changes to health and local authority structures in future years will bring both challenges and also opportunities. We need to make sure we are ready to mitigate the risks and also take advantage of the opportunities as they arise.

The fundraising strategy enters year three of the plan to grow income. We have a dynamic team, but recognise this work takes time in a competitive environment. The work of fundraising will offer a return on investment for the charity longer term.

Our plans to grow income private care income is reliant on recruiting high-quality employees and we continue to work hard to attract the best possible people. We are also investigating other methods to diversify income.

People

Although the majority of our vacancies are now filled, the recruitment and retention of people remains fragile. The pool of available workers is smaller with other industries competing for the same people.

We will continue to monitor our pay and benefits to ensure they remain competitive with others and that we are providing our employees with the benefits that they value. We have a dedicated recruitment advisor to help us especially with the recruitment of care professionals which remains difficult.

Systems and processes

We continue to investigate potential uses of Artificial Intelligence (AI) however there is difficulty finding solutions which are effective, economically viable and which ensure good information governance. For example there are some effective low-cost solutions in care where the supplier cannot provide adequate guarantees around where any confidential information will be used.

Cyber security is an ongoing risk, but we attempt to manage it by robust procurement processes, regular testing of systems and ensuring staff are well trained to lower potential risk.

Health and local authority structures

Announcements by the minister for health and social care about the abolition of NHS England and the need for Integrated Care Boards (ICBs) to make savings in the region of 50% to their running costs, offer both the potential for new opportunities as well as possible challenges to the way services are currently commissioned. Together with the future devolution of local authorities, a lot will change about the structures we are used to working with.

It is unlikely that we will be in a position to influence the outcome of any of this work or the decisions made but it is critical that we remain connected to the networks and forums that will be informed about future changes. Whilst we are relatively well connected in Cambridgeshire we need to do work to get ourselves equally as embedded in Norfolk.

Compliance

Our homecare service is regulated by the Care Quality Commission (CQC). We have maintained our 'good' rating demonstrating our ongoing commitment and investment in maintaining high standards of care, ensuring our care professionals are highly trained and expert in the services they provide. Our fundraising activities are compliant with UK legislation and meet the required standards in overall fundraising ethics in the sector.

Governance

Our governing document

Fenland Crossroads was established in 1982, followed by Crossroads Cambridge City in 1984 and Crossroads South and East Cambridgeshire and Crossroads Huntingdonshire in 1985. Crossroads Huntingdonshire was registered as a charity in September 1992 and incorporated in February 2002. The charity was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association. By 2011 all charities had merged into this organisation.

In the event of the company being wound up members (our Trustees) are required to contribute an amount not exceeding £1 while they are members, or within one year after they cease to be members, for payment of debts and liabilities contracted before they ceased to be members. Caring Together Charity ('Caring Together') is governed by our latest Articles of Association and Memorandum dated 22 January 2022.

The Board

Appointment of Trustees

Trustees serve an initial term of three years that can be extended up to a maximum of three terms. No Trustee will serve more than three, three-year terms, except in exceptional circumstances.

New Trustees are appointed through an open recruitment process targeting individuals with the diversity of skills, experience and knowledge that the Board has identified as needed to deliver the organisation's strategy and provide effective governance of the charity.

Interested parties apply and are invited to meet the Chair and other Trustees for informal discussions. Should both parties want to proceed, prospective Trustees are invited to take part in a formal interview process with representatives from the Trustee Board and Senior Leadership Team, including the Chief Executive. All Trustees are subject to appropriate vetting checks and asked to sign policies which include a fit and proper persons (Disqualification Disclaimer) form, a register of interests and the Charity Commission's eligibility form.

Trustee induction and training

Newly appointed Trustees are given an induction pack based on good practice guidance issued by the Charity Commission. The pack includes relevant policies and procedures, our Memorandum and Articles of Association, the latest financial statements, strategic plan and annual report.

New Trustees are invited to meet with the Chief Executive and Senior Leadership Team, and encouraged to visit our services to meet carers and shadow members of staff.

Trustees are supported to attend workshops and training sessions to improve their knowledge of charity governance and to network with Trustees of other organisations.

Organisation

The Board of Trustees meet routinely six times per year. The three formal sub-committees, Finance and Audit, Quality and Service Delivery and Fundraising, meet four times a year each. Strategic away days are held from time to time.

The Board sets up steering groups and task and finish groups to focus on the completion of specific activities.

A scheme of delegation is in place with day-to-day responsibility for the smooth and effective running of the charity assigned to the Chief Executive, along with the Senior Leadership Team. The Chief Executive is responsible for ensuring the delivery of the business plan and that key performance indicators are met.

Relationships and co-operation with other organisations

We are a network partner of Carers Trust, an independent registered charity in England and Wales (No. 1145181). Currently there are over 130 members of the network working across the UK. We pay Carers Trust an annual partner fee.

We are also a member of Carers UK, an independent registered charity in England and Wales (No. 246329). Carers UK give expert advice, information and support to carers.

We seek to work in partnership with others so that we can reach and support more carers, and have worked together with over 60 voluntary and public sector organisations, as well as around 50 Carer Friendly Tick Award holders throughout the year.

A full list of our Carer Friendly Tick Award holders can be found on our website via **caringtogether.org/carer-friendly-tick**

Management

Pay policy for senior staff

The key management personnel of the charity are the Board of Trustees (Directors) and the Senior Leadership Team, as listed on pages 50-51 . All Trustees give of their time freely and none received remuneration in the year. Details of Trustees' expenses and related party transactions are disclosed in note 11 to the accounts.

The charity has an agreed remuneration policy. Salaries for the Senior Leadership Team are set and reviewed annually by the Board of Trustees in consultation with the Chief Executive, as appropriate.

Environmental

Information on our green credentials

We have reduced our daily carbon footprint. On average we emitted 70kg of CO_2 per day (2024/25). This is down on the last time we measured it (April 2022-September 2023) where that figure was 77kg of CO_2 per day.

What we have done to reduce our carbon footprint:

- Increased recycling within our offices.
- Explored ways we can offset our carbon footprint as we deliver homecare. Although it needs to be appreciated that as we provide essential support within people's homes, we are unable to remove the environmental impact completely.
- Introduced a hybrid working policy which is working to offset some of our carbon footprint.
- Established our baseline metrics which we will be able to report on in the coming years.
- Considered environmental impact as part of our supplier evaluations.
- Our group of Green Champions continue to meet virtually to come up with ideas and practical ways to improve our green credentials.

Financial review and results for the year

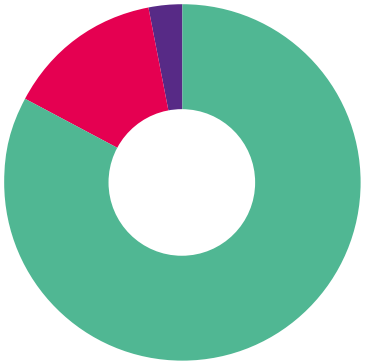
The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). Our charity has an effective system of internal control and major risks have been reviewed and systems and/or procedures have been established to manage those risks.

Overall, Caring Together made a surplus of £207.7k in the financial year to 31 March 2025 compared to a deficit of £11.2k in the previous year. Within this, however, we made a surplus on unrestricted-funded activities of £198.4k (2024: deficit £16.4k). We ended the year with unspent restricted grants of £104.9k (2024: £95.6k) which will be spent in 2025/26.

Income

Our income increased from the previous year by £247.7k (6.3%) to £4,191.9k (2024: decreased by £26.5k (0.7%) to £3,944.3k). Care fees and contracts continue to be our main sources of income.

We raised £4m income through:

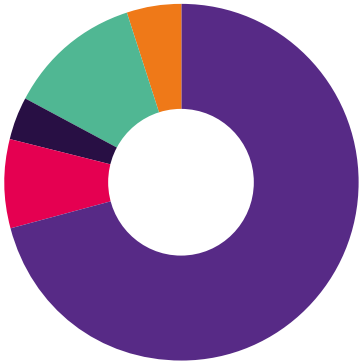


83% care fees and contracts

14% grants receivable

3% donations and legacies

We spent £4m on:



71% care and carer breaks

8% carer support

4% emergency care and hospital discharge

12% raising awareness

5% cost of raising funds

Care fees and contracts relate to CQC regulated services and provision of carers' support, which include our contract as a strategic partner with Cambridgeshire County Council. Care fees and contract income increased by £195k to £3,477.7k.

Grants, donations and fundraising are our other sources of charitable income. Grant income in the year increased by £32.9k to £575.5k. Our principal donors are listed in note 5 to the financial statements. Most grants have been provided for a specific purpose; any amounts unspent at the year-end are carried forward in restricted reserves. Donations and legacies of £104.9k are 23.5% higher than last year, the landscape for giving has been affected by cost of living making it very competitive on donor funds available in the charity sector. Donations and grants were spent on the charitable purposes for which they were given.

Expenditure

Our expenditure increased by £28.8k (0.7%) to £3,984.2k in 2024/25, which partly reflects our increase in service provision and variable direct costs during 2024/25. In addition there were increased project costs from grant funded programmes incurred. Increases within support costs came from audit fees, trustee recruitment, fundraising, professional fees, and recruitment costs. The organisation has continued to benefit from efficiency savings with hybrid working seeing a reduction in management travel costs from remote working. We also remain a real Living Wage employer.

Reserves and reserves policy

The reserves held are funds that are available for use in the furtherance of the charitable objectives. They are funds which have not yet been committed, designated or spent. At 31 March 2025 our reserves are as follows:

	Current year	Previous year
Unrestricted funds	£874.1k	£675.7k
Restricted funds	£104.9k	£95.6k
Total charity funds	£979k	£771.3k
Average monthly operating costs	£332k	£290k
Number of months operating costs held as reserves	2.9	2.7

The assets backing these reserves are shown in note 20 to the financial statements. Note 18 details the use of restricted funds received during the year.

We retain the reserves level at 2-3 months of operating costs and the Trustees review the reserves policy annually using the guidance given by the Charity Commission.

After consideration of ongoing operating costs and potential calls on funds it is considered our liquidity, and the reserves position is at a reasonable level to provide financial stability and means for future development.

Restricted funds were spent in line with donor funding and grant conditions. We picked up additional unrestricted funds for sustainability in future years. We kept our reserves at a level which is within our policy range.

Investment policy

The Trustees, having regard to the liquidity requirements of operating the charity, have set a policy to keep funds available in a current account, and one or more interest-bearing deposit account(s) where appropriate. Trustees have considered diversifying their investment policy and concluded that no action should be taken to progress this currently.

Fundraising

It is through fundraising that we can reach more unpaid carers and provide the services and support they need. We continued to prioritise fundraising in 2024/25 to generate income from a range of sources. This helps secure our services, and gives us the flexibility to provide the services carers are most in need of. We are very grateful to all supporters – both individuals and organisations this year.

Our approach to fundraising

Our staff undertake fundraising activities with the support of volunteers and supporters.

We do not use any external fundraising agencies to raise income for us. We raise funds through direct mail and digital appeals, engaging with community groups such as local Rotary Clubs, working with local businesses, sales of Christmas cards, applying for grants, receipt of in-memory donations and offering a free Will-writing service where we also fundraise for legacy gifts.

We are very grateful for the individuals who organise activities such as bake sales, or take on physical challenges to raise funds for us.

Fundraising conforming to recognised standards

We are registered with the Fundraising Regulator and comply with the Code of Fundraising Practice.

All donations received are used for charitable purposes. There have been no reported failings in the compliance with the code during 2024/25.

We have an ethical fundraising policy and all fundraising team members are aware and supportive of our ethical approach to fundraising.

No fundraising activity is currently incentivised through pay or other means. Our approach to fundraising is through relationship building.

Monitoring of fundraising carried out on our behalf

During 2024/25 fundraising activities carried out on our behalf have been largely individual challenges or community fundraising activities. Where fundraising activities have been known to us, we have provided support and guidance as appropriate.

Fundraising complaints

We have a complaints policy and procedure. We have not received any fundraising complaints during the fundraising period. We are able to record all complaints and compliments on our Customer Relationship Management (CRM) system.

Protection of the public, including vulnerable people, from unreasonably intrusive or persistent fundraising approaches, and undue pressure to donate

We follow regulations relating to privacy and data protection in all matters, including fundraising. Within our systems we maintain a system of permissions to ensure that people we are in contact with are able to inform us of their contact preferences. To protect people who may be vulnerable we do not send appeals to any person marked as a 'cared-for' person on our CRM. Every appeal letter or email gives clear and easy to follow instructions on how to opt out of fundraising communications.

Our staff are required to complete mandatory training which includes data protection, safeguarding of adults, and safeguarding of children. This training is undertaken on an annual basis thereafter and reminders are sent automatically from our e-learning system.

Statement of Trustees' responsibilities

The Trustees (who are also Directors of Caring Together for the purposes of company law) are responsible for preparing the Trustees' Annual 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 Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to disclosure to our auditors

In so far as the Trustees are aware:

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

Auditors

The Auditors, Price Bailey LLP, have indicated their willingness to continue in office. The designated Trustees will propose a motion re-appointing the auditors at a meeting of the Trustees.

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

Approved by order of the Board of Trustees on 6 August 2025 and signed on its behalf by:

Stuart M Evans

Stuart Evans (Aug 6, 2025, 10:39am)

Stuart Evans
Chair of Trustees

Independent auditor's report to the members of Caring Together Charity

Opinion

We have audited the financial statements of Caring Together (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities incorporating Income and Expenditure Account, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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 charitable company'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; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least 12 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

Independent auditor's report to the members of Caring Together Charity (continued)

Other information

The other information comprises the information included in the Trustees' annual report, other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. 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.

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.

Opinion 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 (incorporating the Directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' report included within 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 our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' report included within 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 and proper 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

Independent auditor's report to the members of Caring Together Charity (continued)

- 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 or from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the Trustees' responsibilities statement set out on page 25, the Trustees (who are also the Directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditors' 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:

We gained an understanding of the legal and regulatory framework applicable to the charitable company and how it operates and considered the risk of the charitable company not complying with the applicable laws and regulations including fraud, in particular those that could have a material impact on the financial statements. This included those regulations directly related to the financial statements.

Independent auditor's report to the members of Caring Together Charity (continued)

In relation to the charitable company this included financial reporting.

The risks were discussed with the audit team and we remained alert to any indications of non-compliance throughout the audit. We carried out specific procedures to address the risks identified. These included the following:

- Management override: We reviewed systems and procedures to identify potential areas of management override risk. In particular, we carried out testing of journal entries and other adjustments for appropriateness.
- Reviewing minutes of Trustee Board meetings and correspondence with the Charity Commission, agreeing the financial statement disclosures to underlying supporting documentation, enquiries of management including those responsible for the key regulations and a review of the risk management processes and procedures put in place by the charitable company. We have also reviewed the procedures in place for the reporting of any incidents to the Trustee Board including serious incident reporting of these matters as necessary with the Charity Commission.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

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

S. Jordan

6 August 2025

Shaun Jordan ACA (Senior Statutory Auditor)
For and on behalf of Price Bailey LLP
Chartered Accountants Statutory Auditors
Tennyson House, Cambridge Business Park,
Cambridge CB4 0WZ

Financial statements for the year ended 31 March 2025

Statement of financial activities (including income and expenditure account)

Income	Notes	2025 Unrestricted funds £000	2025 Restricted funds £000	2025 **Total funds £000**	2024 Total funds £000
Donations and legacies					
Donations and legacies	3	**83.8**	**21.0**	**104.9**	**84.9**
Grants receivable	5	**39.2**	**536.2**	**575.5**	**542.6**
Income from charitable activities					
Care fees and contracts	4	**3,477.7**	**-**	**3,477.7**	**3,282.7**
Other charitable income	4 + 6	**12.3**	**-**	**12.3**	**2.0**
Investment income		**17.8**	**-**	**17.8**	**16.0**
Other income	7	**3.8**	**-**	**3.8**	**16.0**
Total income		**3,634.6**	**557.3**	**4,191.9**	**3,944.2**
Expenditure					
Costs of raising funds		**214.2**	**-**	**214.2**	**186.2**
Expenditure on charitable activities		**3,222.0**	**547.9**	**3,770.0**	**3,769.2**
Total expenditure	**8**	**3,436.3**	**547.9**	**3,984.2**	**3,955.4**
Net movement in funds for the year		**198.4**	**9.3**	**207.7**	**(11.2)**
Reconciliation of funds					
Total funds brought forward		**675.7**	**95.6**	**771.3**	**782.5**
Total funds carried forward	**17, 18 + 20**	**874.1**	**104.9**	**979.0**	**771.3**

There were no recognised gains or losses for 2025 or 2024 other than those included in the statement of financial activities.
All activities are continuing.

Note 24 refers to the prior year statement of financial activities.

The notes on pages 34 to 48 form part of these financial statements.

Balance sheet

	Notes	2025 £000	2024 £000
Fixed assets			
Tangible assets	13	**46.3**	**63.6**
Current assets			
Debtors	14	**438.4**	**336.4**
Investments	15	**-**	**300.0**
Cash at bank and in hand		**868.4**	**597.3**
Total current assets		**1,306.8**	**1,233.7**
Liabilities			
Creditors falling due within one year	16	**366.7**	**521.1**
Provision for dilapidations		**7.3**	**4.9**
Net current assets		932.7	707.7
Net assets		**979.0**	**771.3**
The funds of the charity			
Unrestricted funds	17	**874.1**	**675.7**
Restricted funds	18	**104.9**	**95.6**
Total charity funds		**979.0**	**771.3**

The accounts have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf, by Stuart Evans and Alison Griffiths.

Stuart M Evans

Stuart Evans (Aug 6, 2025, 10:39am)

Alison B Griffiths

Alison Griffiths (Aug 6, 2025, 11:29am)

Stuart Evans
Chair
6 August 2025

Alison Griffiths
Honorary Treasurer
6 August 2025

		2025	2024
	Notes	£000	£000
Cash generated from/(used in) operating activities	21	(33.6)	382.5
Cash flows from investing activities			
Purchase of equipment		(13.1)	(15.1)
Purchase of investments		-	(300.0)
Sale of investment		300.0	
Interest income		17.8	16.0
Cash flows used in investing activities		304.8	(299.1)
Increase/(decrease) in cash and cash equivalents in the year		271.1	83.4
Cash and cash equivalents at the beginning of the year		597.3	513.9
Total cash and cash equivalents at the end of the year		868.4	597.3

Reconciliation of net cash flow to movement in net debt

		2025	2024
	Notes	£000	£000
Increase/(decrease) in cash in the year being movement in net funds in the year	22	271.1	83.4
Net funds at 1 April		597.3	513.9
Net funds at 31 March		868.4	597.3

Notes to the accounts

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation and uncertainty in the preparation of the financial statements are as follows:

(a) Basis of preparation

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 Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015 - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The company is a company incorporated in England and Wales, within the United Kingdom, limited by guarantee not having share capital. There are currently ten (2024: nine) Trustees who are also the members of the company, names on page 49. 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. The charity is a registered charity. The registered office of the charity is L D H House, Parsons Green, St Ives, Cambridgeshire, PE27 4AA.

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). The financial statements are presented in sterling which is the functional currency of the company and the stated £'000 rounded to the nearest £100.

(b) Preparation of the accounts on a going concern basis

The Board of Trustees consider that there are sufficient reserves held at the year end to manage any foreseeable changes in contracts and other income sources for the charity.

The Board of Trustees have reviewed and approved a forecast which shows the charity trading sustainably beyond the next 12 months.

Consequently at the time of approving the financial statements, the Trustees have an expectation that the charity has adequate resources to continue operations for more than 12 months and believe there are no material uncertainties about the charity's ability to continue as a going concern, and have therefore adopted the 'going concern' basis in preparing the accounts.

(c) Income

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

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

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate.

Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

(d) Donated services and facilities

The charity benefits greatly from the involvement and enthusiastic support of its many volunteers, as outlined in our annual report. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of volunteers is not recognised in the accounts.

Donated professional services and donated facilities are recognised as income when the charity has control over the item and any conditions associated with the donated item have been met. The receipt of economic benefit from use by the charity of the item is in accordance with the Charities SORP (FRS 102). Our general volunteer time is not recognised financially. Please refer to the Trustees' annual report for more information about their contribution.

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

(e) 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.

(f) Fund accounting

Restricted funds are to be used for the specified purposes laid down by the donor. Expenditure for those purposes is charged to the fund, together with a fair allocation of overhead and support costs.

Unrestricted funds are donations and other incoming resources received or generated for expenditure on the general objects of the charity. Designated funds are unrestricted funds of the charity which the Trustees have decided at their discretion to set aside to use for a specific purpose.

(g) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds comprise the costs of fundraising organised by the charity such as charity ball and grant applications and their associated support costs.
- Expenditure on charitable activities includes the costs of providing care and support for carers and their associated support costs.

The cost of redundancy is included in the period when the staff member ceases to work actively for the charity.

Voluntary termination payments are included at the point that the employee accepts the offer.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

(h) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. They include back-office costs, finance, personnel, payroll and governance costs. These costs have been allocated between costs of raising funds and expenditure on charitable activities.

The bases on which support costs have been allocated are set out in note 9.

(i) Operating leases

Rentals applicable to operating leases, where substantially all of the benefits and risks of ownership remain with the lessor, are charged against income as incurred.

(j) Depreciation

Individual tangible fixed assets, or projects, costing £1,000 or more are capitalised at cost, apart from all laptops and no mobile phones are capitalised. Depreciation is provided on all tangible fixed assets at rates calculated to write off the costs less estimated residual value of each asset over its expected useful life.

Asset category	Annual rate
Equipment	25% straight line
Furniture and fittings	20% straight line

(k) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(l) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

(m) Current asset investments

Current asset investments include investments with a maturity of between three and twelve months from the date of acquisition or opening of the deposit or similar account.

(n) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(o) Pensions

The charity operates a defined contribution pension scheme with The People's Pension. The pension charge represents the amounts payable by the charity to the fund in respect of the year. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charity also makes defined contributions for a member of staff who was transferred to us under TUPE from Cambridgeshire County Council (CCC). They remain members of the multi-employer defined benefit scheme that CCC used but CCC have agreed to bear the cost of employer contributions which exceed those payable under our scheme plus any pension shortfall.

The pension liability and expense is allocated between restricted and unrestricted funds according to the staff time taken on each activity.

(p) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Fixed assets are recorded at depreciated historical cost. All other assets and liabilities are recorded at costs which is their fair value

(q) Corporation tax exemption

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2 Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, which are described in note 1, the Trustees are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

The Trustees do not consider there are any critical accounting judgements or key sources of estimation uncertainty requiring disclosure.

3 Income from donations and legacies

	2025			2024		
	Unrestricted funds £000	Restricted funds £000	**Total funds £000**	Unrestricted funds £000	Restricted funds £000	Total funds £000
Gifts	83.8	21.0	**104.9**	70.4	14.5	**84.9**
Grants receivable (see note 5)	39.2	536.3	**575.5**	-	542.6	**542.6**
	123.1	**557.3**	**680.4**	**70.4**	**557.1**	**627.5**

Income from donations and legacies comprises income generated from the following sources:

- gifts and donations received/receivable
- any tax reclaimed on amounts received under gift aid.

The charity benefits greatly from the involvement and enthusiastic support of its many volunteers, as outlined in our annual report. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts.

4 Income from charitable activities

Direct support for:	Care and carers breaks £000	Carer support (information advice and guidance) £000	Emergency care and hospital discharge £000	Raising awareness £000	**2025 Total £000**
By source:					
Care fees and contracts	2,243.3	371.1	577.4	285.9	**3,477.7**
Other income	-	12.3	-	-	**12.3**
Total income from charitable activities	**2,243.3**	**383.4**	**577.4**	**285.9**	**3,489.9**

Direct support for:	Care and carers breaks £000	Carer support (information advice and guidance) £000	Emergency care and hospital discharge £000	Raising awareness £000	2024 Total £000
By source:					
Care fees and contracts	2,191.3	342.7	474.6	274.1	**3,282.7**
Other income	-	2.0	-	-	**2.0**
Total income from charitable activities	**2,191.3**	**344.7**	**474.6**	**274.1**	**3,284.7**

All charitable activity income relates to unrestricted income.

5 Grants receivable

	2025			2024		
	Unrestricted funds £000	Restricted funds £000	**Total funds £000**	Unrestricted funds £000	Restricted funds £000	Total funds £000
BBC Children in Need	-	-	**-**	-	10.0	**10.0**
Cambridgeshire Community Foundation	-	-	**-**	-	23.0	**23.0**
Carers Trust (Fuel poverty)	-	45.0	**45.0**	-	-	**-**
East of England Co-op Community Carers Fund	-	-	**-**	-	10.0	**10.0**
Evelyn Trust	-	-	**-**	-	35.8	**35.8**
Garfield Weston Foundation	30.0	-	**30.0**	-	-	**-**
Hutchinson's Charitable Fund	-	-	**-**	-	9.0	**9.0**
Huntingdon Freemen's Trust	-	-	**-**	-	7.0	**7.0**
The Mercers' Company	-	41.1	**41.1**	-	43.2	**43.2**
The National Lottery Community Fund (Reaching Communities/ Connecting Carers)	-	90.0	**90.0**	-	87.3	**87.3**
NHS Cambridgeshire and Peterborough Integrated Care Board	-	259.6	**259.6**	-	259.6	**259.6**
NHS Norfolk and Waveney Integrated Care Board (Counselling)	-	5.9	**5.9**	-	-	**-**
NHS Norfolk and Waveney Integrated Care Board (Training)	-	-	**-**	-	7.9	**7.9**
Norfolk Community Fund (Love Norfolk)	-	-	**-**	-	5.0	**5.0**
Norfolk Community Foundation (West Norfolk Lives Fund) (Befriending)	-	26.0	**26.0**	-	-	**-**
Norfolk Community Foundation (West Norfolk Lives Fund) (What If?/ Family Carers' Prescription)	-	23.9	**23.9**	-	-	**-**
The Frank Litchfield Charitable Trust	-	10.0	**10.0**	-	-	**-**
Others £5,000 and below	9.2	34.6	**43.8**	-	44.8	**44.8**
	39.2	**536.2**	**575.5**	**-**	**542.6**	**542.6**

The grants we receive are for the support of carers.

We have no unfulfilled conditions and other contingencies attached to grants that have been recognised in income.

6 Other charitable income

	2025			2024		
	Unrestricted funds £000	Restricted funds £000	**Total funds £000**	Unrestricted funds £000	Restricted funds £000	Total funds £000
Other income	12.3	-	**12.3**	2.0	-	**2.0**
	12.3	**-**	**12.3**	**2.0**	**-**	**2.0**

7 Other income

	2025 £000	2024 £000
Other income	**3.8**	**16.0**
	3.8	**16.0**

All other income relates to unrestricted income in both current and prior year.

8 Analysis of expenditure

Activity by type:	2025			2024		
	Direct costs £000	Support costs £000	**2025 Total £000**	Direct costs £000	Support Costs £000	**2024 Total £000**
Care and carers breaks	1,885.9	930.2	**2,816.1**	1,837.7	872.0	**2,709.7**
Carer support (information, advice and guidance)	219.5	99.1	**318.6**	230.7	110.0	**340.7**
Emergency care and hospital discharge	106.4	65.8	**172.2**	176.7	80.0	**256.7**
Raising awareness	313.0	150.2	**463.1**	310.1	152.0	**462.1**
Fundraising costs	-	214.2	**214.2**	-	186.2	**186.2**
Total expenditure on activities	**2,524.8**	**1,459.5**	**3,984.3**	**2,555.2**	**1,400.2**	**3,955.4**

Expenditure on the charitable activities by the company was £3,770.0k (2024: £3,769.2k) of which £3,182.8k was unrestricted (2024: £3,217.3k) and £587.2k was restricted (2024: £551.9k). Costs of generating income in both the current and prior year were unrestricted.

9 Analysis of governance and support costs

The charity initially identifies the costs of its support functions. It then identifies those costs which relate to the governance function. Having identified its governance costs, the remaining support costs together with the governance costs are apportioned between the five key charitable activities undertaken (see note 8) in the year. Refer to the table below for the basis for apportionment and the analysis of support and governance costs.

General support	General support £000	Governance function £000	**2025 Total £000**	General support £000	Governance function £000	2024 Total £000	Basis of apportionment
Annual report, audit and AGM	-	24.8	**24.8**	-	14.4	**14.4**	Direct staff cost
Trustees' expenses and training	-	16.2	**16.2**	-	0.3	**0.3**	Direct staff cost
General office, HR and finance staff	441.2	168.3	**609.5**	468.9	160.1	**629.0**	Direct staff cost
Premises	145.9	-	**145.9**	144.3	-	**144.3**	Desks used
IT and communications	247.4	-	**247.4**	262.9	-	**262.9**	Direct staff cost
Fundraising	214.2	-	**214.2**	186.1	-	**186.1**	Direct staff cost
Subscriptions, insurance and professional fees	119.5	-	**119.5**	94.5	-	**94.5**	Direct staff cost
Staff welfare and recruitment	51.5	-	**51.5**	34.2	-	**34.2**	Direct staff cost
Depreciation	30.4	-	**30.4**	34.4	-	**34.4**	Direct staff cost
Total	**1,250.2**	**209.3**	**1,459.5**	**1,225.3**	**174.8**	**1,400.1**	

10 Net income/(expenditure) for the year

This is stated after charging:	**2025 £000**	2024 £000
Depreciation	**30.4**	**34.4**
Audit fee	**14.8**	**14.4**
Operating lease rentals – land and buildings and equipment	**144.3**	**133.6**

11 Staff costs, Trustee remuneration and expenses, and the cost of key management personnel

The staff costs were:	**2025 £000**	2024 £000
Wages and salaries	**2,715.3**	**2,716.9**
Social security costs	**232.7**	**231.4**
Payments for termination of employment	**13.2**	**3.9**
Pension costs	**56.2**	**57.3**
	3,017.4	**3,009.5**

Two members of staff received employee benefits (excluding employer pension costs) of more than £60,000 (2024: 2)			
	£60,000-£69,999	£70,000-£79,999	£80,000-£89,999
Number of people 2025	**1**	**-**	**1**
Number of people 2024	**1**	**1**	**-**

The charity Trustees were not paid and did not receive any other benefits from employment with the charity or a related entity in the year (2024: £nil). Neither were they paid for professional or other services supplied to the charity (2024: £nil). One trustee was paid travel expenses totalling £216 during the accounting period. (2024: £nil).

The key management personnel of the charity comprise:

The Trustees, Chief Executive, Director of Finance and Resources, Director of Operations, Head of Care/Registered Manager for Care, Head of People, Head of Fundraising and Communications, and Head of Digital and Business Intelligence. The total employee benefits of the key management personnel of the charity were £424.9k (2024: £362.0k). The key management personnel of the company are listed on page 49 of the Trustees' annual report.

The charity operates a defined contribution pension scheme. Contributions totalling £28,273 (2024: £25,067) were payable to the fund at the balance sheet date.

Termination of employment payments relating to the reporting period are:	**2025 £000**	2024 £000
Payments in lieu of notice	**13.2**	**3.9**
Total	**13.2**	**3.9**

12 Staff numbers

The average monthly head count was 118 staff (2024: 123 staff). The average number of employees during the year, calculated on the basis of full-time equivalents, was as follows:

	2025 Number	2024 Number
Senior management	**5.9**	**5.8**
Service delivery	**61.6**	**73.7**
Administration and finance	**6.0**	**9.8**
Total full-time equivalent	**83.5**	**89.3**

13 Fixed assets

All funded by unrestricted reserves	Equipment £000	Furniture and fittings £000	**Total £000**
Cost			
At 1 April 2024	88.5	65.1	**153.6**
Additions	13.1	-	**13.1**
At 31 March 2025	**101.6**	**65.1**	**166.7**
Depreciation			
At 1 April 2024	59.6	30.4	**90.0**
Depreciation charge	17.4	13.0	**30.4**
At 31 March 2025	**77.0**	**43.4**	**120.4**
Net book value			
At 1 April 2024	**28.9**	**34.7**	**63.6**
At 31 March 2025	**24.6**	**21.7**	**46.3**

14 Debtors: due within one year

	2025 £000	2024 £000
Trade debtors	177.1	128.8
Prepayments and accrued income	249.4	195.1
Other debtors	11.9	12.5
	438.4	336.4

15 Current asset investments

	2025 £000	2024 £000
Cash deposits	-	300.0
	-	300.0

16 Creditors: due within one year

	2025 £000	2024 £000
Trade creditors	103.6	100.2
Accruals and deferred income	115.7	271.6
Taxation and social security	119.4	123.5
Other creditors	28.0	25.8
	366.7	521.1

Deferred income:	2025 £000	2024 £000
Balance b/fwd	213.0	431.7
Released in year	(213.0)	(431.7)
Deferred in year	44.4	(213.0)
Balance c/fwd	44.4	(213.0)

17 General reserves

	2025				2024			
	Brought forward £000	Income £000	Expenditure £000	**Carried forward £000**	Brought forward £000	Income £000	Expenditure £000	**Carried forward £000**
General reserve	675.7	3,634.6	3,436.3	**874.1**	692.1	3,387.1	3,403.5	**675.7**

18 Analysis of movements in restricted funds

	2025				2024			
	Brought forward £000	Income £000	Expenditure £000	**Carried forward £000**	Brought forward £000	Income £000	Expenditure £000	**Carried forward £000**
Cambridgeshire and Peterborough young carers and young adult carers* - for carers aged up to 26 years	3.5	42.0	45.2	0.3	-	42.3	38.8	3.5
Norfolk young carers and young adult carers* - for carers aged up to 18 years	18.0	15.5	25.5	8.0	13.0	22.5	17.5	18.0
Cambridgeshire Community Foundation - to provide innovative community-based projects for adult carers	7.5	1.0	5.9	2.7	5.0	12.5	10.0	7.5
The National Lottery Community Fund Reaching Communities - community based projects supporting carers	44.2	90.0	89.2	44.9	59.0	87.7	102.5	44.2
Cambridgeshire and Norfolk support for adult carers including hubs and clubs* - for carers and dependants including those with dementia, giving breaks, support, information advice and guidance	22.4	448.1	421.5	49.0	13.4	392.1	383.1	22.4
	95.6	**596.5**	**587.2**	**104.9**	**90.4**	**557.1**	**551.9**	**95.6**

* also funded by unrestricted funds

The purpose of the funds is explained beneath the heading of the item.

19 Other commitments

	Land and buildings		Equipment	
	2025 £000	2024 £000	**2025 £000**	2024 £000
Expiry date:				
In less than one year	**101.6**	**64.1**	**22.8**	**26.3**
Between one and five years	**67.8**	**-**	**10.8**	**33.6**
In over five years	**-**	**-**	**-**	**-**
	169.4	**64.1**	**33.6**	**59.9**

This will be funded by existing contracts and income streams.

The lease on the St Ives premises expires in November 2026.

20 Analysis of net assets between funds

	2025			2024		
	General £000	Restricted £000	**Total £000**	General £000	Restricted £000	Total £000
Tangible fixed assets	46.3	-	**46.3**	63.6	-	**63.6**
Cash at bank and in hand	763.4	104.9	**868.4**	501.7	95.6	**597.3**
Investments	-	-	**-**	300.0	-	**300.0**
Other net current liabilities	64.4	-	**64.4**	(189.6)	-	**(189.6)**
	874.1	**104.9**	**979.1**	**675.7**	**95.6**	**771.3**

21 Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £000	2024 £000
Net movement in funds	**207.8**	**(11.2)**
Adjustment for:		
Depreciation charge	**30.4**	**34.4**
Interest from dividends, interest and rents from investments	**(17.8)**	**(16.0)**
Increase/(decrease) in debtors	**(102.0)**	**699.4**
Decrease/(increase) in creditors	**(154.4)**	**(326.6)**
Increase in dilapidations provision	**2.4**	**2.5**
Net cash used in operating activities	**(33.6)**	**382.5**

22 Analysis of changes in net debt - current year

	31 March 2024 £000	Cash flow £000	Other non cash changes £000	**31 March 2025 £000**
Cash at bank and in hand	597.3	271.1	-	**868.4**

	31 March 2023 £000	Cash flow £000	Other non cash changes £000	31 March 2024 £000
Cash at bank and in hand	513.9	83.4	-	**597.3**

23 Related party transactions

There were no related party transactions (2024: £nil).

24 Prior year statement of financial activities

	2024		
	Unrestricted funds £000	Restricted funds £000	Total funds £000
Donations and legacies			
Donations and legacies	**70.4**	**14.5**	**84.9**
Grants receivable	**-**	**542.6**	**542.6**
Income from charitable activities:			
Care fees and contracts	**3,282.7**	**-**	**3,282.7**
Other charitable income	**2.0**	**-**	**2.0**
Investment income	**16.0**	**-**	**16.0**
Other income	**16.0**	**-**	**16.0**
Total income	**3,387.1**	**557.1**	**3,944.2**
Expenditure			
Costs of raising funds	**186.2**	**-**	**186.2**
Expenditure on charitable activities	**3,217.3**	**551.9**	**3,769.2**
Total expenditure	**3,403.5**	**551.9**	**3,955.4**
Net movement in funds for the year	**(16.4)**	**5.2**	**(11.2)**
Reconciliation of funds			
Total funds brought forward	**692.1**	**90.4**	**782.5**
Total funds carried forward	**675.7**	**95.6**	**771.3**

Legal and administrative details

Legal name	Caring Together Charity
Trading name	Caring Together Charity
Charity number	1091522
Company number	4379948
Registered office	L D H House, Parsons Green, St Ives, Cambridgeshire PE27 4AA

Our advisors

Auditors	Price Bailey, Tennyson House, Cambridge Business Park, Cambridge CB4 0WZ
Bankers	Lloyds Bank plc, PO Box 1000, BX1 1LT
Solicitors	Buckles Solicitors LLP, Grant House, 101 Bourges Boulevard, Peterborough, PE1 1NG

Directors and Trustees

The Directors of the charitable company (the charity) are its Trustees for the purpose of charity law. The Trustees and Senior Leadership Team serving during the year and since the year end were as follows:

Trustees	Appointed
Stuart Evans (Chair)	August 2017
Mark Blake	January 2025
Alison Griffiths (Honorary Treasurer) [1]	June 2016
Vicki Hayes (resigned Oct 2024)	November 2023
Kate Hepton	September 2024
Mandy Hill (resigned May 2025)	September 2021
David Hipple	February 2017
Christy O'Connell	September 2021
Anita Pisani [2]	September 2024
Bertone Santos Socorro	August 2023
Steve Scott	January 2025
Donna Talbot [3]	June 2021
Christina Wells (resigned Dec 2024)	February 2016

Senior Leadership Team	
Chief Executive	Miriam Martin
Director of Finance and Resources (Secretary)	Neil Portor
Director of Operations	Sarah Harvey
Head of Care/Registered Manager	Lisa Downs
Head of People	Natalie Chandler
Head of Fundraising and Communications	Zoe Bunter
Head of Digital and Business Intelligence	John Platten

[1] Chair of Finance and Audit Committee [2] Chair of Quality and Service Delivery Committee [3] Chair of Fundraising Committee

Our Trustees

Stuart Evans
Chair of Trustees

Stuart is a Cambridge-based entrepreneur. He previously chaired Arthur Rank Hospice Charity and was a board member at the East of England Development Agency. He and his wife adopted three children as babies, and later cared for his in-laws. They have deep experience as family carers.

Mark Blake

Mark brings over 20 years' senior finance experience in the charity sector, including eight years at a disability support charity. His leadership roles span finance, human resources, IT, legal, and governance. He offers broad sector knowledge and is keen to contribute to the support of unpaid carers.

David Hipple

David brings considerable financial and general management skills to the charity having spent over 35 years as a chartered accountant and Director of Finance for a number of large and medium sized groups in both the public and private sector.

Anita Pisani

Anita has over 30 years experience of working in the NHS and has been a Board member on a variety of different NHS Boards since 2004. Since 2012 she has been Deputy Chief Executive and Workforce Director at Cambridgeshire Community Services NHS Trust.

Steve Scott

Steve has 30 years of commercial and financial experience gained in the UK, USA and further afield. A fellow of the Association of Chartered Certified Accountants (ACCA), Steve has enjoyed a successful career working with the likes of Anglian Water and Travelex.

Alison Griffiths
Honorary Treasurer

Alison, a Chartered Accountant, brings vast professional expertise to the Board and was a Director of Taxation in international FTSE 100 groups. She is a Trustee of Cambridgeshire Community Foundation.

Kate Hepton

Kate brings a wealth of experience having served as a Senior Nurse Leader in the NHS for 24 years. Experience in various clinical, operational and transformation leadership roles demonstrates her passion for high-quality safe care for people in need and supports the development of those that provide it.

Christy O'Connell

Christy has worked in the legal sector for over ten years and is currently a partner at Ashurst LLP, an international law firm.

Bertone Santos Socorro

Bertone has worked as a Senior Leader for the NHS over nine years across different specialties. His passion for community services has led him to pursue his career as Head of Acute and Specialised Commissioning with the NHS Norfolk and Waveney Integrated Care Board.

Donna Talbot

Donna has been in leadership roles for over 20 years. She has extensive experience in communications and generating voluntary income from a variety of sources. Donna is currently Chief Executive Officer at Emmaus Cambridge.

Our Senior Leadership Team

Miriam Martin
Chief Executive

Miriam has worked in the charity sector for over 20 years, including as Chief Executive at Action for Blind People, a UK-wide charity with a budget of £23mn, 900 staff and 400 volunteers, supporting 90,000 people each year.

Sarah Harvey
Director of Operations

Sarah is an experienced senior manager in adult and child social care, having worked for the local authority, private and charitable organisations.

Natalie Chandler
Head of People

Natalie has over 20 years experience as a human resources professional. Before joining Caring Together Natalie was operations manager for a successful local homecare organisation.

John Platten
Head of Digital and Business Intelligence

John has a broad experience of delivering customer-centred digital services with a focus on user experience and change management in a range of sectors.

Neil Portor
Director of Finance and Resources

Neil is a qualified accountant with experience working in an executive role and reporting at board level within the charity sector, having worked at YMCA for over 25 years.

Lisa Downs
Head of Care/Registered Manager for Care

Lisa began her journey in social care as a coordinator and became a registered manager in 2016. After a short tenure working in bids and contracts, she realised her passion lies closer to the frontline of the industry.

Zoe Bunter
Head of Fundraising and Communications

Zoe has worked as a charity fundraiser for over 20 years. She has worked in both large national charities and smaller local organisations, raising essential funding for their work.

Please see our website for full biographies

Caring Together Charity

No unpaid carer in crisis

L D H House
Parsons Green
St Ives
PE27 4AA

T 01480 499090 or 0345 241 0954
E hello@caringtogether.org
caringtogether.org

Caring Together Charity
Charity Registration Number 1091522
Company Registration Number 4379948

Inspected and rated
Good
Care Quality Commission

Provider ID 1-19234275

A Network Partner of
CARERS TRUST

Registered with FUNDRAISING REGULATOR

© 2025 Caring Together Charity

v1.0