

Annual report and accounts 2025/26



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No unpaid carer in crisis

2025/26 has been another challenging year for unpaid carers across our region. The cost of living crisis, Carer's Allowance overpayment scandal and high energy costs are just some of the factors that have made this a particularly difficult time for carers. But we remain resolute in our support for those who devote huge energy, time and determination to supporting a family member or friend who depends on them. Alongside directly supporting unpaid carers, we work with other organisations to raise awareness of the issues facing unpaid carers and ensuring their voices are heard.

Working with like-minded organisations enables us to be stronger than the sum of our parts. The Voluntary Sector Alliance, our partnership with Care Network and Age UK Cambridgeshire and Peterborough, continues to thrive, with Caring Together playing a pivotal role in improving patient experience and hospital discharges. With the service secured for another three years, we can continue supporting carers and those they care for to leave hospital safely and avoid unnecessary admissions and re-admissions.

This year saw the official opening of our new Norfolk office in Swaffham. The office serves as a central hub for our expanding operations in the county, including a growing befriending service and increased awareness and fundraising through links with community groups, businesses, and organisations.

Meanwhile, our Carer Money Matters (CMM) service in Norfolk provided practical advice and support to help carers with financial challenges.

Three CMM roadshows took place this year, targeting rural and remote communities and areas with higher deprivation. Despite funding ending in March 2026, we remain passionate about reducing barriers to support by bringing advice directly into local communities.

Our Norfolk Young Carers Forum remains a beacon of support for young people caring for a parent or sibling. Reinforcing our commitment to young carers, we are thrilled to have been entrusted with providing the Great Yarmouth and Gorleston Young Carers (GYGYC) service following the retirement of founder Terry Macrowan. GYGYC supports young carers and young adult carers. The service provides age-specific support groups, one-to-one mentoring, counselling and respite activities designed to boost wellbeing and reduce isolation.



Miriam Martin and Mayor of Swaffham Cllr Lindsay Beech at our Swaffham office opening

Like many charities supporting unpaid carers and families affected by disability and serious illness, we have experienced growing demand for our services in a challenging financial environment. During the year, the Peterborough City Council service for adult unpaid carers transferred to Making Space. Although we continue supporting carers in Peterborough through key services, the loss of funding means we are currently more limited in the support we can provide. Thanks to grants and fundraising, we are still able to support child carers and provide vital breaks from caring.

Our high-quality, person-centred homecare service is highly valued by many families. This year we carried out a comprehensive review to ensure costs are fully covered and, where possible, a small surplus is generated to reinvest into support for unpaid carers.

Several key grants that funded services came to an end in 2025/26, including a National Lottery grant that funded much of our community work. Replacing these has been challenging as grant funding remains highly competitive, with many funders reporting that only a small percentage of applications succeed due to limited funds.

Fundraising is also challenging as awareness of our cause remains low compared to other well-known local charities. Across the sector, charities are seeing decreases in support and donations as individuals face rising living and energy costs. However, we continue to invest in fundraising to secure services valued by carers for the long term and we thank funders for their support.

In response to these pressures, and to ensure we have the experienced, high-performing Board needed to remain strong and resilient for the future, we invested in an external review of the Board's effectiveness through the Centre for Charity Excellence. The review concluded that our Board is highly effective, while also identifying areas where we can continue to improve. After careful consideration, the Board also agreed to invest in the transfer of Great Yarmouth and Gorleston Young Carers, protecting these vital services for young carers in the years ahead.

This led to an overall deficit in 2025/26 of £122k against income of just over £4.1m.

When preparing the Statement of Financial Activities (SOFA) under the Charities Statement of Recommended Practice (SORP), this deficit increases to £192.5k. The difference arises purely from timing differences between the two reports.

Following an in depth strategic review, we have streamlined our cost base and taken a prudent approach to income assumptions. This has enabled us to set a surplus budget for 2026/27 that we are confident we can achieve.

Although plans to open our first charity shop have been delayed, significant research took place throughout the year to secure suitable premises. We have made progress to secure our first charity shop and aim to start trading in the autumn of 2026.

We have seen several changes to our Board of Trustees this year. Alison Griffiths and David Hipple stepped down at the end of their nine-year terms, with Steve Scott taking over Alison's role as Honorary Treasurer and becoming Chair of our Finance and Audit Committee.

We also said farewell to Christy O'Connell, Mandy Hill, and Bertone Santos Socorro from the Board. We welcomed Andrew Glover who will take the reins from Stuart Evans when he stands down in August (see page 13). We thank all our Trustees for their expertise and time, which they give freely to help us support carers.

Sadly, this year we lost much-loved volunteer Derek Bond who had volunteered with us for well over a decade. Many will remember his great sense of humour and ability to put people at ease. Derek's dedication highlights the importance of volunteers to the charity, whether helping at hubs, providing administrative support or answering calls in our customer services team.

Mention needs to be made about our Carer Council who provide energy and drive to our work, not to mention the value of their lived experience which helps shape our strategy. This year they have been instrumental in seeking to understand how we can make blue badge renewals easier for carers and how we can work more closely with GPs to ensure carers are identified and referred to us for support. The Carer Council is made up entirely of carers or former carers who volunteer their time.

A huge thank you goes to all our volunteers and to our staff for continuing to provide such an excellent service for unpaid carers. We are humbled by all that you do.



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.

Across our region there are more than 150,000 unpaid carers.*

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 number of hours a week, to be an unpaid carer or use our services.

Services we offer include an Advice Line which can be accessed by phone or email, breaks for carers, emergency planning help, support groups, counselling, and specialist support for children and young people who are carers.

Our vision is that no unpaid carer should be in crisis, isolated or struggling alone.



* Census 2021

Proud of our people and their passion for supporting unpaid carers

We would be nothing without our people. We are proud of our consistently high staff stability record with the number of employees with over two years' service at almost 70%. And this year we held an event to celebrate work anniversaries (from five to over 20 years) to thank those team members for their hard work and dedication.

At the event, we asked these employees to share their favourite memory of their time at Caring Together Charity, or why they enjoy working here, which we display on a memory tree in our offices.

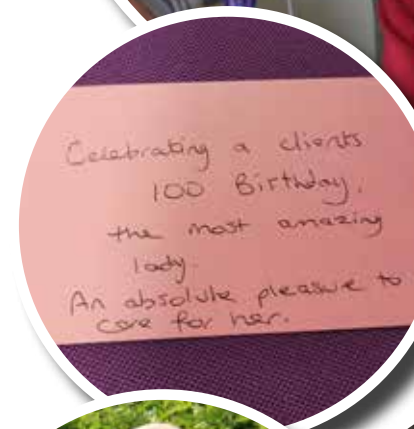
"My favourite thing about working here are all the amazing people I have worked with over the years."

Keeping staff for the long term means our team is highly experienced and can build trusting relationships with the many people they support.

We aspire to be a diverse and inclusive team, so during National Inclusion Week, we asked our team whether we were performing well as an inclusive charity. 80% of the respondents said we are doing a good or excellent job.

We trained and refreshed the training of 14 mental health first aiders from across the charity. The group have designed a supportive service for paid colleagues and volunteers, including drop-in sessions at various points of the year.

This year volunteers have contributed over 1,760 hours to our work supporting unpaid carers. Notably, four volunteer trainee counsellors completed their 100 hours' training placements with us, equipping them to support carers throughout their careers.



86% are happy in their work or volunteering with us



Helping carers over the phone

We answered almost **14,000** calls from unpaid carers in need of support and guidance

"Thank you so much for doing more for me in a couple of days than I have had in the longest time. I really appreciate your time and how reassuring you have been. In a very busy head space, you've given me some hope. I can't explain how much I need that."

"With no previous experience of care, I suddenly found myself caring for two people for 14 hours a day and was beginning to lose the will to live. Advice Line staff gave me some hope and light at the end of the tunnel. Very friendly, very knowledgeable, very efficient. It's no exaggeration to describe them as lifesavers."

In
2025/26
we helped
31,000
people



Supporting carers in person

We provided **70** support group (hub) sessions helping hundreds of carers

"It was an amazing day! We couldn't normally do that sort of thing with our son because he is afraid of strangers (and would scream and cry). We went home refreshed, having enjoyed quality time together."

Young carers

We provided over **3,000** hours of support across the region. That's equivalent to **375 days** of help, advice, and time to simply be children and have fun with exciting trips!

"I made new friends that are like me and understand what it's like. I've never had that before."



Carers take a break

We provided almost **7,500** hours of breaks for carers

"The support I have is fantastic. Without the carer breaks, I don't know where I would be."



Counselling for carers

More than **170** carers received our counselling support

"I lost myself but now I recognise old signs of me coming back and my sense of humour returning, which I'd lost as I was so unhappy. I've increased my self-care and now putting measures into place for a couple of weeks' respite. I'm much more patient in the caring role now. This service is invaluable."



Professional homecare

We provided almost **35,000** hours of professional homecare

"The carer is very good with my husband and very understanding of his condition. I appreciate this very much."

Befriending carers

We provided more than **700** hours of befriending support to carers in Norfolk

"The match between my husband and befriender couldn't be better. They get on well which is great as it offers me respite for a few hours a week and I'm so grateful for."

Support in emergencies

We stepped in and covered care for almost **130** people through our What If? Plan, when the unexpected happened to an unpaid carer

"I would like to say a very big thank you for your support. Your staff were amazing and nothing was too much trouble. I would definitely recommend the What If? to anyone who is in need."



Helping with hospital discharge

We supported over **300** families when a family member was discharged from hospital through the Voluntary Sector Alliance



Carer Friendly Tick Award

We accredited over **160** organisations with the Carer Friendly Tick Award

"As an organisation set up to raise the voices of parents and carers of SEND children and young people, it is essential that parent carers remain the focal point of all our activity. Going through the renewal process for the Carer Friendly Tick Award gave us the chance to think about our working policy and practice to ensure we did this."

Pinpoint Cambridgeshire

"We are thrilled that Heather Avenue Infant School has officially been awarded a renewal of the Carer Friendly Tick Award. This prestigious accreditation, assessed by a panel of carers, recognises our ongoing commitment to identifying and supporting the Young Carers within our school community."

Heather Avenue Infant School



Identifying carers

We trained more than **1,200** professionals, from GPs to teachers, in the importance of identifying carers and the support services we and others provide

"The content was genuinely useful and has helped me with ways I might better support a colleague who has recently shared they are a carer."

Spotlight on Stuart Evans and Andrew Glover

After completing his maximum nine-year term, Stuart Evans will be stepping down as Chair of our Board of Trustees in August 2026.

Stuart has shown unswerving commitment to unpaid carers by playing a central role in shaping Caring Together Charity's development, growth and resilience since taking the reins at a time of transition in 2017.

He has overseen many changes at Caring Together, and considers one of his first and most important decisions to have been appointing Miriam Martin as chief executive.

Stuart and his wife Brenda have deep experience of being unpaid carers. They adopted three children, with the younger two having learning difficulties. They also cared for Brenda's parents when they were in their 90s, moving them in after developing their home to be suitable for their needs, with Brenda's mum suffering from strokes and her dad having dementia and heart failure.

However, Stuart admitted he had never thought of himself as a carer before becoming Chair. Looking back, he recognises how these experiences shaped his understanding of carers and the challenges they face.

Stuart was particularly proud of how the Covid pandemic was dealt with. Faced with enormous uncertainty in 2020, the charity adapted quickly, managing finances cautiously while continuing to support carers. He felt investment in digital transformation proved invaluable with the move into a virtual world, adding: "We put the quill pen in the cupboard and got out the computer."

Other milestones during his leadership include the rebrand from Carers Trust Cambridgeshire, Peterborough and Norfolk to Caring Together, moves to new offices, and much-increased fundraising activity.

Stuart is confident the organisation is well positioned for the future under new leadership, with a refreshed strategy, strong governance, and a continued commitment to support carers.

We would like to express our sincere thanks to Stuart for all he has done to promote Caring Together Charity and highlight the plight of unpaid carers. We know Stuart will continue to be a firm friend of the charity and wish him and his family well for the future.

And we are delighted to welcome Andrew Glover as Stuart's successor from August 2026.

Andrew is an experienced business leader, having founded and run several IT and telecommunications businesses. He also has a variety of charity experience from being churchwarden and treasurer at various Cambridge churches and is currently chair of Faith in Business.



Stuart Evans



Andrew Glover

Thank you!

As a local charity we simply could not provide our services without the support of others, both people and organisations, who support us. We are grateful to the many carers who despite having many challenges themselves, reach out to support others with donations and through holding fundraising events. Many support us with regular monthly donations which are vital as they enable us to plan ahead.

In 2025/26 we were supported by a wide range of local organisations including Rotary Clubs, Freemason's Lodges, Lions groups, churches, schools and companies. A highlight of the year was the incredible support provided by the Ivo Lounge in St Ives, Cambridgeshire. The team worked tirelessly and with huge enthusiasm to raise funds to support our local services, including through quizzes, paint and sip events, and even climbing Mount Snowdon! Incredibly, they raised just under £5,000 to support local unpaid carers.

We are very grateful to Kingsway Golf Club near Cambridge who adopted us as their charity of the year. The members of this small club really got on board with supporting us after a member, who is also a carer for his wife, nominated us for support.

In 2025, for the first time, we sold our Christmas cards through various local shops, cafés, and hairdressers, as well as directly to supporters. Not only did this raise vital funds but it helped spread awareness of our charity and how we can help.

We will aim to increase the number of organisations partnering with us in autumn and winter 2026.

In 2025/26, also for the first time we offered places in challenge events to supporters. This enabled keen runners, and exercise enthusiasts, to take on the Cambridge Half Marathon or a 5K Inflatable Obstacle Course in Huntingdon. These events raised over £6,800. We are very grateful to The Chase Care Home in Huntingdon for not only providing a team of runners for the Half Marathon, but also supporting us by selling Christmas cards and holding an auction event, raising a further £2,000 for our work.



**Donations kept
our young carer
support running
in 2025/26**

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

Active Norfolk - Big Norfolk Holiday Fun

Admiral Lord Nelson Lodge

Aviva - Access to Nature

BDO Charitable Trust

Breckland District Council

Bridges Outcomes Partnerships

Broadland District Council

Cambridgeshire Community Foundation

- Bright Futures
- G's Community Fund

Cambridgeshire County Council

Carers Trust

Comrades Club, Godmanchester

Ely Community Events Team

Garfield Weston Foundation

Hethersett District Lions Club (CIO) 1179036

Ivo Lounge

Kelly Made It

King's Lynn Lions Club

Kingsway Golf Club

Lime Light Band

Lions Club International British Isles District 105CE

Magdalene College

Maxine Lester Lettings and Property Management

MM Wealth

Norfolk Community Foundation

- Norfolk Superhero Fund
- Paul Bassham Community First Revenue Fund
- Saracen's Norfolk Fund
- Sir Martin Laing Foundation
- The Big Oardeal Sports and Opportunities Fund
- West Norfolk Lives Trust

Norfolk County Council

Peterborough City Council

Police and Crime Commissioner for Norfolk

Queens' College

Rotary Club of Downham Market

Rotary Club of Huntingdon

Rotary Club of March

Rotary Club of Wymondham

Sothius Masonic Lodge 8774

St Ivo Masonic Lodge 2684

St Mark's Church

Taverham & District Lions Club

Tesco Golden Grant

Tesco Stronger Starts

The Alan Boswell Group Charitable Trust Grant

The Chase Care Home

The City and University of Cambridge Masonic Charitable Trust

The Earl of Northampton's Charity via their sole Trustee, The Mercers' Company

The National Lottery

Thurleigh Choir

Unilever (Radox Brand)

Union Lodge

West Norwich Lions Club

Whittlesey Lions Club

Risk, compliance and governance

Risk

The Board of Trustees retains overall responsibility for risk management across Caring Together Charity. Oversight is maintained throughout the year through the work of Finance and Audit Committee, Quality and Service Delivery Committee, and Fundraising Committee.

Our performance framework is reviewed annually to ensure reporting aligns with our strategic priorities, key performance indicators, and principle organisational risk. Risks are formally reviewed each quarter, with residual risk ratings assessed against mitigating actions, emerging intelligence, and changes in the operating environment. In addition to red-amber-green (RAG) ratings, we monitor risk trends to identify whether risks are increasing, stable or decreasing, providing Trustees with greater insight into organisational resilience.

Risk management is embedded throughout the charity and informs strategic planning, operational management, project delivery, business continuity planning, contract management, funding applications and internal audit activity.

Principle risks during 2025/26:

Financial sustainability and income generation

The external environment remained challenging throughout the year.

Demand for charitable services continued to increase, while public sector budgets remained under pressure and competition for grant funding intensified.

To mitigate these risks, we continued to diversify our income streams, strengthened relationships with commissioners and funders, and invested in fundraising activities. Our fundraising strategy entered its third year, delivering continued growth in community fundraising, legacy giving and partnerships development. We also explored opportunities to increase unrestricted income and expand campaigns and community relationships.

People and workforce

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 potentially hamper our ability to deliver services so we took measures to ensure we remained competitive.

During the year we maintained our commitment as a real Living Wage employer, reviewed employee benefits and invested in workforce development through apprenticeships, Leadership programmes and professional training.

Partnerships with local colleges, employment services, and community organisations have strengthened recruitment pathways and supported workforce sustainability.

Volunteer engagement continues to increase helping us extend the reach and impact of our services across the communities we support.

Systems and information

Protecting sensitive information and maintaining robust systems remains a priority. Cyber security threats continue to evolve requiring ongoing vigilance and investment. We have completed work to improve the security of our customers' data with the protection of our systems remaining front of mind. Having completed the recommended improvements following our previous penetration test, we commissioned a further test which identified some relatively minor improvements which we have now made. 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 all devices and no serious data breaches have occurred in the year.

Key risks for the organisation looking ahead

Maintaining and growing income

Economic uncertainty and pressure on public sector budgets are expected to continue, this undoubtedly filters down to service contract providers like Caring Together Charity. The charity will, therefore, remain focused on income diversification, strengthening fundraising performance and identifying new opportunities for sustainable growth.

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.

Our plans to grow private care income is reliant on recruiting high-quality employees and we continue to work hard to attract the best possible people.

People

Recruitment and retention challenges are likely to remain a feature of care and charity sectors. The pool of available workers is smaller with other industries competing for the same people.

We will continue to invest in employees' wellbeing, learning and development, and competitive reward packages to attract and retain talented people. We have a dedicated Recruitment Advisor to help us especially with the recruitment of Care Professionals which remains difficult.

Digital transformation and cyber security

As technology becomes increasingly central to our service delivery and organisational effectiveness, cyber security, digital resilience, and responsible adoption of Artificial Intelligence (AI) will remain strategic priorities. We continue to investigate potential uses of AI, however, there is difficulty finding solutions which are effective, economically viable, and which ensure good information governance.

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

Ongoing reforms within health and social care systems, including changes to commissioning arrangements and local government structures, present both risks and opportunities. We will continue to engage with stakeholders, monitor developments closely, and position the charity to respond effectively to emerging opportunities.

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 continues to be regulated by the Care Quality Commission (CQC) and we remain committed to delivering safe, effective, and high standards of care. We maintain robust quality assurance systems and invest in workforce training to ensure compliance with regulatory requirements and best practice standards.

Our fundraising activities continue to comply with relevant legislation, codes of practice, and sector guidance ensuring that fundraising is conducted ethically, transparently, and responsibly.

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 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 with 82 organisations and teams to help them become more carer-friendly through our Carer Friendly Tick Award.

A full list of our Carer Friendly Tick Award holders can be found on our website via caringtogether.org/carers-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 are committed to reducing our environmental impact while continuing to deliver essential care and support services across our communities. During our review, we identified that the 2024/25 carbon emissions figure had been incorrectly calculated and should have been 363.3kg of CO₂ per day not 70kg of CO₂ per day. In 2025/26, our average emissions increased to 434.3kg of CO₂ per day. This increase was primarily driven by our ambition to expand private care services, resulting in additional travel for our Care Professionals. This trend was identified during the year, and measures introduced in the final quarter helped reduce mileage and improve efficiency.

Throughout the year, we continued to take practical steps to reduce our environmental footprint, including:

- ✿ Increased recycling and reduced waste across offices.
- ✿ Reviewed the scheduling of our homecare services to reduce travel distances between regular visits wherever possible, helping to lower emissions while maintaining high-quality care.
- ✿ Promoted hybrid and flexible working to minimise unnecessary travel to help offset our carbon emissions.
- ✿ Incorporated environmental considerations into supplier evaluations.
- ✿ Supported our Green Champions who continue to meet virtually to identify areas and practical ways to reduce our environmental footprint.

Financial review and results for the year

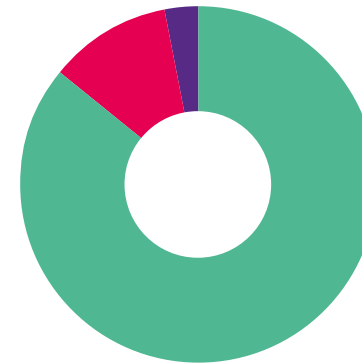
The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 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 Charity made a deficit of £192.5k in the financial year to 31 March 2026 compared to a surplus of £207.7k in the previous year. Within this, however, we made a deficit on unrestricted-funded activities of £122k (2025: surplus £198.4k). We ended the year with unspent restricted grants of £34.4k (2025: £104.9k) which will be spent in 2026/27.

Income

Our income decreased from the previous year by £63.4k (1.5%) to £4,128.5k (2025: increased by £47.7k (6.3%) to £4,191.9k). Care fees and contracts continue to be our main sources of income.

We raised £4m income through:

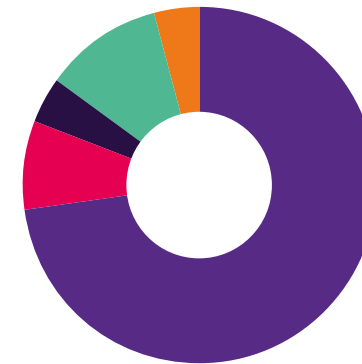


86% care fees and contracts

11% grants receivable

3% donations and legacies

We spent £4m on:



73% care and carer breaks

8% carer support (information, advice and guidance)

4% emergency care and hospital discharge

11% raising awareness

4% 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 £80.1k to £3,557.8k.

Grants, donations and fundraising are our other sources of charitable income. Grant income in the year decreased by £124.3k to £451.2k. 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 £79.9k are 24% lower 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 £336.8k to £4,321k in 2025/26, which partly reflects our increase in service provision and variable direct costs during 2025/26. 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 2026 our reserves are as follows:

	Current year	Previous year
Unrestricted funds	£752.1k	£874.1k
Restricted funds	£34.4k	£104.9k
Total charity funds	£786k	£979k
Average monthly operating costs	£360k	£332k
Number of months operating costs held as reserves	2.1	2.6

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

Fundraising enables us to sustain services without grant or contract funding, and generate unrestricted income to cover gaps in other income sources. We continued to prioritise fundraising in 2025/26 and diversify income 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 appeals, engaging with community groups such as local Rotary Clubs, working with local businesses, sales of Christmas cards, promotion of our weekly lottery, challenge events, applying for grants, receipt of in-memory donations, Gift Aid on donations, and offering a free Will-writing service where we also fundraise for legacy gifts.

We are very grateful for the individuals and organisations who organise activities such as bake sales, or coffee mornings 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 2025/26.

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 2025/26 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. Where we have concerns about a donor who may be vulnerable we investigate and where appropriate, return donations in accordance with our Ethical Fundraising Policy.

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.

Public Benefit

The Trustees confirm they have had due regard to the Charity Commission's guidance on public benefit when considering the charity's planned activities to meet its aims and objectives.

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 5 August 2026 and signed on its behalf by:

Stuart M Evans

Stuart Evans (Aug 5, 2026, 2:37pm)

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 2026 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 2026, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- ✧ have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- ✧ have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the 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.



5 August 2026

Suzanne Goldsmith FCA (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 2026

Statement of financial activities (including income and expenditure account)

	Notes	2026			2025
		Unrestricted funds £000	Restricted funds £000	Total funds £000	Total funds £000
Income					
Donations and legacies					
Donations and legacies	3	78.9	10.9	89.8	104.9
Grants receivable	5	-	451.3	451.3	575.5
Income from charitable activities					
Care fees and contracts	4	3,557.8	-	3,557.8	3,477.7
Other charitable income	4 + 6	1.0	-	1.0	12.3
Investment income		9.6	-	9.6	17.8
Other income	7	19.0	-	19.0	3.8
Total income		3,666.3	462.2	4,128.5	4,191.9
Expenditure					
Costs of raising funds		193.7	-	193.7	214.2
Expenditure on charitable activities		3,594.6	532.7	4,127.3	3,770.0
Total expenditure	8	3,788.3	532.7	4,321.0	3,984.2
Net movement in funds for the year		(122.0)	(70.5)	(192.5)	207.7
Reconciliation of funds					
Total funds brought forward		874.1	104.9	979.0	771.3
Total funds carried forward	17, 18 + 20	752.1	34.4	786.5	979.0

There were no recognised gains or losses for 2025 or 2026 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 as at 31 March 2026

		2026	2025
	Notes	£000	£000
Fixed assets			
Tangible assets	13	30.2	46.3
Current assets			
Debtors	14	530.2	438.4
Investments	15	200.0	-
Cash at bank and in hand		426.5	868.4
Total current assets		1,156.7	1,306.8
Liabilities			
Creditors falling due within one year	16	394.9	366.7
Provision for dilapidations		5.4	7.3
Net current assets		756.4	932.7
Net assets		786.5	979.0
The funds of the charity			
Unrestricted funds	17	752.1	874.1
Restricted funds	18	34.4	104.9
Total charity funds		786.5	979.0

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 Steve Scott.

Stuart M Evans

Stuart Evans (Aug 5, 2026, 2:37pm)

Stuart Evans
Chair
5 August 2026

Steve Scott

Steven Scott (Aug 5, 2026, 3:26pm)

Steve Scott
Honorary Treasurer
5 August 2026

		2026	2025
	Notes	£000	£000
Cash generated from/(used in) operating activities	21	(242.4)	(33.6)
Cash flows from investing activities			
Purchase of equipment		(9.0)	(13.1)
Purchase of investments		(200.0)	-
Sale of investments		-	300.0
Interest income		9.6	17.8
Cash flows used in investing activities		(199.4)	304.8
Increase/(decrease) in cash and cash equivalents in the year		(441.9)	271.1
Cash and cash equivalents at the beginning of the year		868.4	597.3
Total cash and cash equivalents at the end of the year		426.5	868.4

Reconciliation of net cash flow to movement in net debt

		2026	2025
	Notes	£000	£000
Increase/(decrease) in cash in the year being movement in net funds in the year	22	(441.9)	271.1
Net funds at 1 April		868.4	597.3
Net funds at 31 March		426.5	868.4

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 SORP 2019 - (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 seven (2025: ten) 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. All laptops are capitalised. Mobile phones are not 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

	2026			2025		
	Unrestricted funds £000	Restricted funds £000	Total funds £000	Unrestricted funds £000	Restricted funds £000	Total funds £000
Gifts	78.9	10.9	89.8	83.9	21.0	104.9
Grants receivable (see note 5)	-	451.3	451.3	39.2	536.3	575.5
	78.9	462.2	541.1	123.1	557.3	680.4

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	2026 Total £000
By source:					
Care fees and contracts	2,237.6	318.6	718.1	283.5	3,557.8
Other income	-	1.0	-	-	1.0
Total income from charitable activities	2,237.6	319.6	718.1	283.5	3,558.8

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

All charitable activity income relates to unrestricted income.

5 Grants receivable

	2026			2025		
	Unrestricted funds £000	Restricted funds £000	Total funds £000	Unrestricted funds £000	Restricted funds £000	Total funds £000
Alan Boswell Group	-	6.0	6.0	-	-	-
Breckland District Council (Counselling)	-	5.0	5.0	-	-	-
Carers Trust (Fuel poverty)	-	49.1	49.1	-	45.0	45.0
Garfield Weston Foundation				30.0	-	30.0
The Mercers' Company	-	50.7	50.7	-	41.1	41.1
The National Lottery Community Fund (Reaching Communities/Connecting Carers)	-	45.8	45.8	-	90.0	90.0
NHS Cambridgeshire and Peterborough Integrated Care Board	-	260.8	260.8	-	259.6	259.6
NHS Norfolk and Waveney Integrated Care Board (Counselling)				-	5.9	5.9
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
Norfolk Community Foundation (Superhero)	-	7.0	7.0			
Saracens Norfolk Fund	-	5.0	5.0			
Tesco Groundwork	-	7.4	7.4			
The Frank Litchfield Charitable Trust	-	-	-	-	10.0	10.0
Others £5,000 and below	-	14.5	14.5	9.2	34.6	43.8
	-	451.3	451.3	39.2	536.2	575.5

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

	2026			2025		
	Unrestricted funds £000	Restricted funds £000	Total funds £000	Unrestricted funds £000	Restricted funds £000	Total funds £000
Other income	1.0	-	1.0	12.3	-	12.3
	1.0	-	1.0	12.3	-	12.3

Unrestricted income from non-charitable activity.

7 Other income

	2026 £000	2025 £000
Other income	19.0	3.8
	19.0	3.8

Other income relates to unrestricted funds from office car park rental recharge in the year.

8 Analysis of expenditure

Activity by type:	2026			2025		
	Direct costs £000	Support costs £000	2026 Total £000	Direct costs £000	Support Costs £000	2025 Total £000
Care and carers breaks	2,111.3	1,033.9	3,145.2	1,885.9	930.2	2,816.1
Carer support (information, advice and guidance)	223.6	113.3	336.9	219.5	99.1	318.6
Emergency care and hospital discharge	132.5	31.8	164.3	106.4	65.8	172.2
Raising awareness	317.5	163.4	480.9	313.0	150.2	463.1
Fundraising costs	-	193.7	193.7	-	214.2	214.2
Total expenditure on activities	2,784.9	1,536.1	4,321.0	2,524.8	1,459.5	3,984.3

Expenditure on the charitable activities by the company was £4,127.3k (2025: £3,770.1k) of which £3,561.7k was unrestricted (2025: £3,218.2k) and £565.6k was restricted (2025: £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	2026 Total £000	General support £000	Governance function £000	2025 Total £000	Basis of apportionment
Annual report, audit and AGM	-	14.6	14.6	-	24.8	24.8	Direct staff cost
Trustees' expenses and training	-	21.2	21.2	-	16.2	16.2	Direct staff cost
General office, HR and finance staff	508.3	171.6	679.9	441.2	168.3	609.5	Direct staff cost
Premises	150.7	-	150.7	145.9	-	145.9	Desks used
IT and communications	269.0	-	269.0	247.4	-	247.4	Direct staff cost
Fundraising	193.7	-	193.7	214.2	-	214.2	Direct staff cost
Subscriptions, insurance and professional fees	141.4	-	141.4	119.5	-	119.5	Direct staff cost
Staff welfare and recruitment	40.5	-	40.5	51.5	-	51.5	Direct staff cost
Depreciation	25.1	-	25.1	30.4	-	30.4	Direct staff cost
Total	1,328.7	207.4	1,536.1	1,250.2	209.3	1,459.5	

10 Net income/(expenditure) for the year

This is stated after charging:	2026 £000	2025 £000
Depreciation	25.1	30.4
Audit fee	15.5	14.8
Operating lease rentals – land and buildings and equipment	147.9	144.3

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

The staff costs were:	2026 £000	2025 £000
Wages and salaries	2,897.8	2,715.3
Social security costs	385.6	232.7
Payments for termination of employment	12.3	13.2
Pension costs	67.8	56.2
	3,363.6	3,017.4

Two members of staff received employee benefits (excluding employer pension costs) of more than £60,000 (2025: 2)			
	£60,000-£69,999	£70,000-£79,999	£80,000-£89,999
Number of people 2026	-	1	1
Number of people 2025	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 (2025: £nil). Neither were they paid for professional or other services supplied to the charity (2025: £nil). One Trustee was paid travel expenses totalling £53.90 during the accounting period. (2025: £215.60).

The key management personnel of the charity comprised:

The Trustees, Chief Executive, Director of Finance and Resources, Director of Operations, Head of Care/Registered Manager for Care, Head of People and Carer Services, 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 £439.3k (2025: £424.9k). 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 £35,488 (2025: £28,273) were payable to the fund at the balance sheet date.

Termination of employment payments relating to the reporting period are:	2026 £000	2025 £000
Payments in lieu of notice	12.3	13.2
Total	12.3	13.2

12 Staff numbers

The average monthly headcount was 117 staff (2025: 118 staff). The average number of employees during the year, calculated on the basis of full-time equivalents, was as follows:

	2026 Number	2025 Number
Senior management	6.0	5.9
Service delivery	66.2	61.6
Administration and finance	13.9	6.0
Total full-time equivalent	86.1	83.5

13 Fixed assets

All funded by unrestricted reserves	Equipment £000	Furniture and fittings £000	Total £000
Cost			
At 1 April 2025	101.6	65.1	166.7
Additions	2.4	6.6	9.0
At 31 March 2026	104.0	71.7	175.7
Depreciation			
At 1 April 2025	77.0	43.4	120.4
Depreciation charge	11.4	13.7	25.1
At 31 March 2026	88.4	57.1	145.5
Net book value			
At 1 April 2025	24.6	21.7	46.3
At 31 March 2026	15.6	14.6	30.2

14 Debtors: due within one year

	2026 £000	2025 £000
Trade debtors	276.7	177.1
Prepayments and accrued income	242.8	249.4
Other debtors	10.7	11.9
	530.2	438.4

15 Current asset investments

	2026 £000	2025 £000
Cash deposits	200.0	-
	200.0	-

16 Creditors: due within one year

	2026 £000	2025 £000
Trade creditors	132.2	103.6
Accruals and deferred income	82.5	115.7
Taxation and social security	138.0	119.4
Other creditors	42.2	28.0
	394.9	366.7

Deferred income:	2026 £000	2025 £000
Balance b/fwd	44.4	213.0
Released in year	(44.4)	(213.0)
Deferred in year	0.2	44.4
Balance c/fwd	0.2	44.4

Deferred income represents funding received where the related funding conditions or activities had not been completed by the year end. The balance will be recognised as income when those conditions are met or a determination is made regarding its future use.

17 General reserves

	2026				2025			
	Brought forward £000	Income £000	Expenditure £000	Carried forward £000	Brought forward £000	Income £000	Expenditure £000	Carried forward £000
General reserve	874.1	3,666.3	3,788.3	752.1	675.7	3,634.6	3,436.3	874.1

18 Analysis of movements in restricted funds

Fund and purpose	2026				2025			
	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	0.3	9.1	6.5	2.6	3.5	42.0	45.2	0.3
Norfolk young carers and young adult carers* - for carers aged up to 18 years	8.0	14.0	18.7	3.3	18.0	15.5	25.5	8.0
Cambridgeshire Community Foundation - to provide innovative community-based projects for adult carers	2.7	-	2.7	-	7.5	1.0	5.9	2.7
The National Lottery Community Fund Reaching Communities - community based projects supporting carers	44.9	45.7	90.6	-	44.2	90.0	89.2	44.9
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	49.0	393.7	414.2	28.5	22.4	448.1	421.5	49.0
	104.9	462.5	532.7	34.4	95.6	596.5	587.2	104.9

* also funded by unrestricted funds

19 Other commitments

	Land and buildings		Equipment	
	2026 £000	2025 £000	2026 £000	2025 £000
Expiry date:				
In less than one year	93.7	101.6	5.4	22.8
Between one and five years	36.7	67.8	5.4	10.8
In over five years	-	-		-
	130.4	169.4	10.8	33.6

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

	2026			2025		
	General £000	Restricted £000	Total £000	General £000	Restricted £000	Total £000
Tangible fixed assets	30.2	-	30.2	46.3	-	46.3
Cash at bank and in hand	392.1	34.4	426.5	763.4	104.9	868.4
Investments	200.0	-	200.0	-	-	-
Other net current liabilities	129.8	-	129.8	64.4	-	64.4
	752.1	34.4	786.5	874.1	104.9	979.1

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

	2026 £000	2025 £000
Net movement in funds	(192.5)	207.8
Adjustment for:		
Depreciation charge	25.1	30.4
Interest from dividends, interest and rents from investments	(9.6)	(17.8)
Increase/(decrease) in debtors	(91.8)	(102.0)
Decrease/(increase) in creditors	28.2	(154.4)
Increase in dilapidations provision	(1.9)	2.4
Net cash used in operating activities	(242.4)	(33.6)

22 Analysis of changes in net debt - current year

	31 March 2025	Cash flow	Other non cash changes	31 March 2026
	£000	£000	£000	£000
Cash at bank and in hand	868.4	(441.9)	-	426.5

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

23 Related party transactions

There were no related party transactions (2025: £nil).

24 Prior year statement of financial activities

	2025		
	Unrestricted funds £000	Restricted funds £000	Total funds £000
Donations and legacies			
Donations and legacies	83.8	21.0	104.9
Grants receivable	39.2	536.2	575.5
Income from charitable activities:			
Care fees and contracts	3,477.7	-	3,477.7
Other charitable income	12.3	-	12.3
Investment income	17.8	-	17.8
Other income	3.8	-	3.8
Total income	3,634.6	557.3	4,191.9
Expenditure			
Costs of raising funds	214.2	-	214.2
Expenditure on charitable activities	3,222.0	547.9	3,770.0
Total expenditure	3,436.3	547.9	3,984.2
Net movement in funds for the year	198.4	9.3	207.7
Reconciliation of funds			
Total funds brought forward	675.7	95.6	771.3
Total funds carried forward	874.1	104.9	979.0

Post Balance Sheet event

On 1 April 2026, following the year end, Caring Together Charity completed the transfer of the activities, assets and liabilities of Gorleston and Great Yarmouth Young Carers (GYGYC) under a formal Transfer Agreement. This strategic transfer strengthens Caring Together Charity's ability to support young carers across the region, ensuring continuity of services and expanding the charity's reach and impact.

The transfer included net assets with an estimated value of £150,536, which will support the continued delivery and development of services in line with Caring Together Charity's objectives. As the transfer occurred after 31 March 2026, its financial impact has not been recognised in these financial statements and will be reflected in the accounts for the year ending 31 March 2027.

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 LLP, 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

Stuart Evans (Chair)
Mark Blake
Andrew Glover
Alison Griffiths (resigned August 2025)
Kate Hepton
David Hipple (resigned February 2026)
Christy O'Connell (resigned February 2026)
Anita Pisani ²
Bertone Santos Socorro (resigned September 2025)
Steve Scott (Honorary Treasurer) ¹
Donna Talbot ³

Appointed

August 2017
January 2025
April 2026
June 2016
September 2024
February 2017
September 2021
September 2024
August 2023
January 2025
June 2021

Senior Leadership Team

- Chief Executive
- Head of Fundraising and Communications
- Head of People and Carer Services
- Head of Care/Registered Manager
- Head of Digital and Business Intelligence
- Director of Finance and Resources (Secretary)
- Director of Operations (resigned April 2026)

Miriam Martin
Zoe Bunter
Natalie Chandler
Lisa Downs
John Platten
Neil Portor
Sarah Harvey

¹ Chair of Finance and Audit Committee

² Chair of Quality and Service Delivery Committee

³ Chair of Fundraising Committee

Our Trustees

Please see our website for full biographies



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.



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.



Andrew Glover

Andrew is an experienced business leader having founded and run a number of IT and Telecoms businesses. Andrew also has a variety of charity experience. Andrew has experience of caring for his parents and in-laws as well as seeing the impact on friends and colleagues.



Steve Scott Honorary Treasurer

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.



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.



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.



Lisa Downs **Head of Care/Registered Manager**

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.



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.



Natalie Chandler **Head of People and Carer Services**

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.



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.



No unpaid carer in crisis



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Parsons Green
St Ives
PE27 4AA

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caringtogether.org

Caring Together Charity
Charity Registration Number 1091522
Company Registration Number 4379948



Provider ID 1-19234275

