



Annual Report

and Financial Statements

2025

For the year ending 31 March 2025



Later living
that makes
the **most**
of every
moment.

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01

Welcome to Our Annual Report

Our Annual report gives information about how we performed in 2024-25, and describes what we will do during the next 12 months to further improve the services we provide.

The Report explains how important it is for us to work with and listen to all of our stakeholders, so that we can continue to meet the needs of those we provide services to, support those who are part of our team, and contribute to our local communities.

This Annual Report includes:

- ▶ Key information about Brunelcare's services and case studies, which highlight the work we do as a Charity
- ▶ An overview of our performance during 2024-25, including how we are meeting our Strategic Objectives
- ▶ Legislative and regulatory disclosures which include a report from our Board of Trustees and a statement of the responsibilities of Trustees
- ▶ An overview of the structure, governance and management of Brunelcare
- ▶ An independent auditor's report
- ▶ The Financial Statements.

Introducing our Annual Report Focus Group

This year, we worked with a group of Brunelcare customers, colleagues and relatives to produce this report. They helped decide what content to include, suggested changes to the design and layout, and pushed us to highlight the difference we make to the people we support. Thank you very much to Heather, Natalie, Elaine and our Residents First Group for your contributions!



“

My name is Heather and my husband, Robin, who has Huntington's Disease, has been a resident at Brunelcare's Deerhurst Care Home for 5 years.

As a member of Brunelcare's Care Reference Group, I was invited to help develop the 2024-25 Annual Report. It's been a privilege to be involved and the project has been extremely interesting.

Heather - care home relative and Focus Group member

02

Chair and Chief Executive's Introductory Statement

We are delighted to present this overview of 2024-25, a year which has been a positive one for Brunelcare, giving us the opportunity to build on the successes of the previous year with continued optimism.

The year saw the approval of Brunelcare's new long-term strategy, which covers the period up to 2030. The strategy showcases the Charity's mission, aims and values with our vision at its core: 'later living that makes the most of every moment'.

The strategy was developed with residents, relatives and colleagues so that we can ensure our priorities reflect what matters most to them.

Ensuring that we go the extra mile to provide a place to call home, the right care and support, and a good quality of life in the community are front and foremost in our values and behaviours.

Our strategy ensures that the voice of our customers is a fundamental thread running through our governance and everything that we do. Throughout the year both our Residents First Group and Care Reference Group have provided insight and guidance about what is important to our customers. In the year ahead, we will embed the various ways that the voice of our customers can be heard directly across all aspects of Brunelcare.

A key challenge for Brunelcare in the year has been the Government's increase in

National Insurance contributions. This has had a significant impact on our salary costs. Despite this we kept our promise to increase employer pension contributions for our colleagues and to remain a Real Living Wage

employer for a third successive year. This has helped us to improve colleague retention and reduce vacancies to our lowest level ever.

The strategy was developed with residents, relatives and colleagues so that we can ensure our priorities reflect what matters most to them.

To support the efficacy of our services we have continued with our programme of IT and digital transformation. This included the introduction of the Alertacall system to all of our sheltered housing sites ahead of the Government's digital switchover in January 2027. The roll-out was completed in April 2025 and has been welcomed by our customers.

Brunelcare concluded 2024-25 in a positive and sustainable financial position which has allowed us to push forward with our sheltered housing redevelopment and retrofitting plans as well as the agreed objectives of our Care Home Futures Project. Both initiatives evidence our appetite and ambition to be the best we can. This investment also demonstrates how Brunelcare will continue to take opportunities with the engagement, involvement and feedback of our customers throughout.



Graham Russell
Chair

Brunelcare is and must be a great place for all of our colleagues to work and thrive. We are proud of our teams whose commitment and support allows Brunelcare to deliver its services for the benefit of our customers. We hear wonderful stories every day of the difference our colleagues make, and we hope you enjoy the stories that have been included later in this report. Stories which only give a flavour of the breadth of work we do. Our massive thanks to you all.

Brunelcare is led by a dedicated Board and Executive Team. We say a special thank you to Kate Innes, who left the Board in 2025 at the end of her 6 year term of office. Kate made a fantastic contribution to Brunelcare and she is sorely missed. A big welcome to Mike Grist, who joins us as a Trustee and brings a wealth of experience in asset management and property development.



Oona Goldsworthy
Chief Executive

About Brunelcare

Established in 1941, Brunelcare is a Bristol-based charity providing housing, care and support for older people.

Today, across Bristol, South Gloucestershire and Somerset, Brunelcare works to support people to make the most of every moment in a variety of settings.

- **Care** is provided in peoples' own homes, in specialist care homes, and reablement centres.
- **Homes** are provided through sheltered housing, extra care housing and retirement living.

To deliver all of its vital services, Brunelcare employs a dedicated team of 1,100 colleagues.

As a charity, any surplus we make is reinvested back into the services we provide.

IN NUMBERS:

6 care homes
providing



342

beds



1 retirement
village with 56
properties

3 extra care housing sites

234



self contained
extra care
apartments

870



sheltered
housing
properties

across 30 sites

1,100



dedicated
colleagues

Community services
in Somerset and
South Gloucestershire,
supporting around



235

people

Over

80



years of care
and support

Over

2,000

people supported
across all of our services



40



reablement
places

03

Who we are

Our Mission

To provide person-centred care, housing, support and community living for later life.

Our Vision

Later living that makes the most of every moment.

Our Values

We are positive and passionate

We approach our work with positivity: as individuals, as teams, and as one organisation. We are passionate about what we do and who we do it for.

We are caring and kind

We care about every interaction: with our customers and their loved ones, our colleagues and our partners, our communities and our planet.

We are diverse and one team

We are one team and we see our diversity as our strength. We aim to celebrate it, promote it and encourage it.

We go the extra mile

We're prepared to go the extra mile to deliver for our customers. We challenge ourselves to think differently: we listen to others, we learn, and we're open to change and new ideas.

We act with honesty and integrity

We do the right thing, we speak up, we are honest and we are respectful.

Outcomes

These measures were developed by our Board, with our customers, to help us understand the impact our support and services have on their lives.

- ✓ I have a place to live I am **proud** to call my home
- ✓ I have a home in which I feel **safe** and **secure**
- ✓ I have a home that gives me **long-term stability**
- ✓ I feel **financially comfortable** living in a Brunelcare property
- ✓ I have a home where I am **warm** and **comfortable**
- ✓ Receiving care and support from Brunelcare enables me to live an **independent life**
- ✓ I feel **healthier** and **happier** due to the care and support I receive
- ✓ I feel that my dignity and privacy are always **respected** when I receive care and support
- ✓ I have **peace of mind** knowing I will be cared for should my needs change
- ✓ I feel reassured knowing there is always **support** and **assistance** when I need it
- ✓ Brunelcare helps me to feel **safe** and **welcome** in my local community

Our Board of Trustees

During 2024-25 financial year

Brunelcare has a Board of 12 Trustees; 10 non-executive members and the Chief Executive Officer and the Director of Finance and Digital Services. The Board sits at the top of the organisation's and assurance systems. Its principal role is to exercise effective leadership and provide strategic direction and control. The Board of Brunelcare as at the 31 March 2025 comprised of:



Graham Russell

Chair of the Board of Trustees

Appointed:

1 July 2023

Area of Interest:

Housing and Strategy



Nick Hooper

Trustee and Chair of the Performance, Quality & Experience Committee

Appointed:

13 March 2018

Area of Interest:

Strategic Development
- Housing



Phil Hope

Trustee and Senior Independent Director

Appointed:

28 February 2019

Area of Interest:

Health and Social Care



Alison Comley

Trustee

Appointed:

22 September 2020

Area of Interest:

Social Care



Harry Hayer

Vice Chair and Chair of the Remuneration, Nomination and Workforce Committee

Appointed:

15 February 2019

Area of Interest:

HR and Organisational Development



Anthony Oldfield

Trustee

Appointed:

22 September 2020

Area of Interest:

Property, Investment and Funding



Andrew Sloman

Trustee and Chair of the Audit, Risk and Finance Committee

Appointed:

1 September 2021

Area of Interest:

Housing Finance



Jo Makinson

Trustee

Appointed:

7 October 2021

Area of Interest:

Social Housing Finance



Carol Slater

Trustee

Appointed:

1 July 2024

Area of interest:

Public Health



Kate Innes (Still)

Resigned as a Brunelcare Trustee on 31 January 2025

Our Senior Leadership Team

During 2024-25 financial year

Our Senior Leadership Team, through the Chief Executive Officer, has delegated authority from the Board for the day-to-day operations of the Charity, monitoring operational and financial performance, corporate culture, and implementing and ensuring compliance with policies and strategies agreed by the Board. In addition to the Chief Executive Officer and Director of Finance and Digital Services, Brunelcare's Senior Leadership Team comprised of:



Mandy Collins

Director of Corporate Governance

Joined Brunelcare in 2019



Sandra Payne

Director of Nursing and Care Services

Joined Brunelcare in 1993



Michelle Richards

Director of Housing Services

Joined Brunelcare in 1999



Oona Goldsworthy

Chief Executive Officer

Joined Brunelcare in 2019



John Rew

Director of Finance and Digital Services

Joined Brunelcare in 2023



Brian Whittaker

Director of People and Organisational Development

Joined Brunelcare in 2018

04

A Place to Call Home

Our Strategic Aim

Whether we're helping our customers to retain or regain their independence at home, to return home, or to live well in one of our homes, we believe everyone should feel comfortable and safe wherever they call home.

This Strategic Aim focusses on two key areas:

- ▶ **Great homes that are fit for the future**
- ▶ **Customer services that go the extra mile**

Great Homes That Are Fit For The Future

We provide homes in a varied range of different settings, whether that be in our 6 care homes, 3 extra care housing schemes or 30 sheltered housing sites.

As a landlord, we are required as a minimum to ensure all our properties are safe and decent, but we always aim to go above and beyond this, to truly provide homes where our customers feel safe and secure.

Decent Homes

The Decent Homes Standard is a set of minimum standards for social housing, first introduced in the early 2000s, which aims to ensure that homes are fit for habitation, free from hazards, reasonably maintained, have modern facilities and provide a reasonable degree of thermal comfort.

The government has been reviewing the Standard and Brunelcare has been included in the consultation about those potential changes. In the meantime, we adhere to the existing standard by:

- ✓ Actively maintaining and reviewing our stock condition data
- ✓ Using the data to plan timely investment in our properties
- ✓ Reporting the number of 'non decency' properties quarterly to Trustees
- ✓ Providing frontline staff with health and safety training to help them identify hazards.

At the end of 2024-25, there were no non-decent properties.

Keeping Our Customers Safe

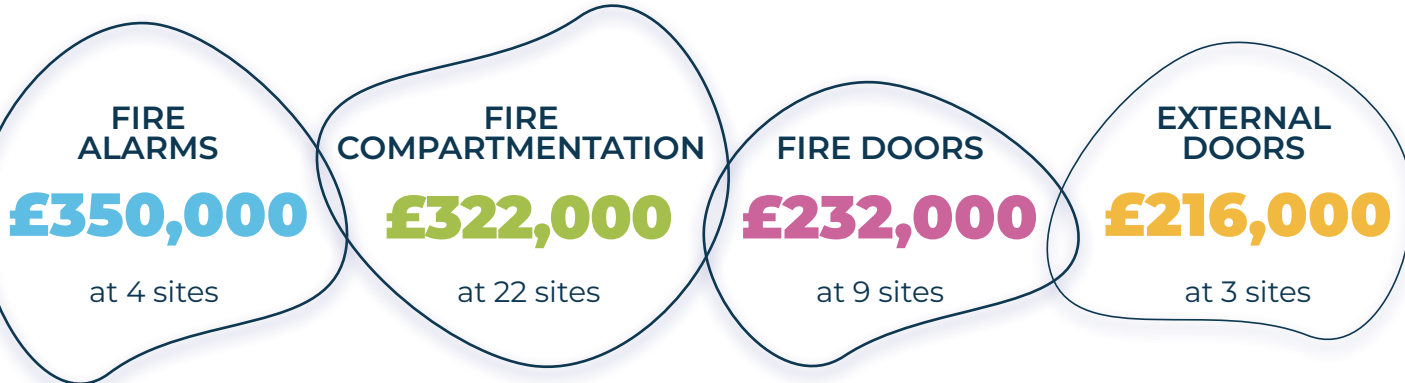
We are committed to ensuring the safety of our customers across Brunelcare's sites. Fire safety continues to be a major focus for our compliance team, and the Board has approved a 3-year fire remediation project, which includes:

- ✓ Upgrading our fire alarm systems
- ✓ Fire stopping and compartmentation works
- ✓ Replacing and maintaining fire doors as required.

Following the introduction of new Fire Safety Regulations, alongside our commitment to health and safety on our sites, we have created several new roles within our compliance team to support this work. Our Fire Door Inspectors undertake regular checks of all fire doors and annual checks of all flat entrance doors, as well as completing minor repairs and maintenance. We have also introduced Compliance Testers to cover our sheltered housing sites, to carry out vital fire safety and legionella checks.

Fire Safety Investment in Numbers

IN 2024-25 - WE SPENT MORE THAN
£1,118,000
ON FIRE SAFETY WORKS



Repairs

Our responsive repairs team carry out thousands of jobs each year, providing a vital service. In 2024-25, we reviewed our processes and roles to make the reporting of repairs easier and more efficient. Our new repairs system provides instant access to previous works, giving us a clear history of each property and helping us make more informed decisions.

Our dedicated and experienced 'in-house' repairs and maintenance team know our buildings and our residents. This local knowledge is a major asset in delivering excellent service. New handled devices allow quick and efficient updates of each job.

A new diagnostic tool helps us ask the right questions, improving the accuracy of repair requests and ensures we send the right person, with the right materials, first time.

Investing in our Homes

We know that a number of our properties are in need of significant modernisation. 2024-25 saw the start of a significant programme of long-term investment across our sites, to ensure that we are meeting the required Government targets, and providing warm, comfortable homes with which our customers can be proud of.

Sheltered Housing Redevelopment

In December 2024, Brunelcare's Board approved a proposal to move forward with plans to partially redevelop three of our sheltered housing sites: Lilac Close, Longmead Croft and Lea Croft, subject to planning consent and viability.

The project will involve removing some of the existing properties with the lowest energy efficiency ratings and replacing them with a larger number of new homes, which also supports our ambition to provide much needed social housing in our communities. We have engaged with residents at the sites to understand what they would like to see in any potential new development, before more detailed design and planning work is carried out.

Solar Panels installation

We are committed to reducing the carbon footprint of our buildings and have partnered with Bristol Energy Cooperative to install solar panels at five of our schemes.

- ✓ Panels have already been installed at Glastonbury and Deerhurst Care Homes and Waverley Gardens and Colliers Gardens extra care housing
- ✓ In 2025-26, we will be installing solar panels at Robinson House care home.

Since the commission of the first solar installation, Glastonbury in August 2024, the combined sites have offset 28 tonnes of CO2 so far. This is equivalent to roughly 1,120 trees! Each site is also reaping the financial benefits as well as the environmental, with continued reduced energy consumption from the grid.



Making Our Care Homes Fit for the Future

This year, saw the start of a new project – Care Home Futures – designed to ensure that our homes are financially sustainable and can maintain their services in the medium to long term future.

Some of our care home buildings are almost 30 years old, so this project will involve significant investment in our four older homes – Robinson House, Deerhurst, Glastonbury and Saffron Gardens – over the next four years.

Each home will receive an investment of around £450,000. Works will start at Robinson House in 2025-26, and improvements will include refurbishment of decor and replacing furnishings, in order to improve the environment for our care home residents and visitors.

Investment in Numbers

In 2024-25,
**we spent more than
£2.1million**

on the following measures
to improve our homes

£680,000

spent to date on our project to
retrofit homes at Maple Close

£250,000

spent on **replacing kitchens
and bathrooms**

£262,000

on **replacing electric heaters**
in resident's homes

£374,000

on **replacing carpets in
communal areas** at 18 sites

£568,000

on **Gas Heating** at Deerhurst and
Glastonbury Care Homes

£43,000

on **External Decorations** in Saffron
Gardens Care Home & Head Office

SPOTLIGHT

Launching Brunelcare's first retrofit project



In 2023, we received £1.2 million in grant funding from the government to help retrofit our poorest-performing properties. Brunelcare is providing significant additional investment to ensure those homes achieve a minimum Energy Performance rating of at least C.

In 2024, we began work at Maple Close in Stockwood, partnering with our contractor CCS, to implement a range of measures including improved insulation, new windows and heaters, and installing solar panels on homes.

The works are due to be completed by Autumn 2025. The project team and contractor have been working collaboratively with our tenants to ensure that these much-needed works are installed within their homes with the outcomes being warmer, more energy efficient and comfortable properties.

In March 2025, we were awarded a further £1.9 million in the latest round of government funding for social housing providers. We have identified five more sheltered housing sites where we plan to retrofit properties, resulting in improvements to around 250 homes over the next five years.

Great Customer Service In Every Interaction

Ensuring excellent customer service across all parts of Brunelcare is one of the cornerstones of our new Strategic Plan. To help facilitate this work, there has been a restructure of Brunelcare's Senior Leadership Team, and a new Director of Customer Service role has been created. This position will lead the drive to ensure that there are consistently high-standards of customer service across all areas of the charity.

During 2024-25, we made a number of changes to support our customer service ambitions:

Alertacall

We installed electronic tablet devices in all of our sheltered housing properties, as part of a new service provided by Alertacall. As part of the Digital Switchover, the government required landlords to switch from previous alarm call systems which rely on analogue technology and replace them with digital alternatives such as Alertacall. The devices provide a range of features including reporting repairs and antisocial behaviour, and enable two-way communication between residents and Brunelcare.

Increasing Staff Presence

Following feedback received from residents in our 2024 Satisfaction Survey that they would like more staff presence on sites, several changes have been made within the housing team structure. Five additional new roles have been created, including two Estate Services Officers, two Compliance Officers and one Fire Door Inspector to increase the number and visibility of our teams on our sheltered housing sites.

Our Customer Service team

Is a key point of contact for residents, fielding hundreds of phone calls and emails each week. In 2024-25, we rolled out a new telephony system and introduced a new Customer Experience Manager role, following feedback that customers were facing issues contacting us by phone. The 2025 Customer Satisfaction Survey saw a notable drop in the number of respondents raising this as an issue, compared to the previous year.



Ensuring
**excellent
customer service**
across all parts
of Brunelcare
is **one of the
cornerstones
of our new
Strategic Plan.**



Involving Our Customers

Brunelcare's Together with Customers Charter sets out our commitment to ensuring that our customers are actively involved in delivering and shaping the services that we provide. The Charter contains six core principles:

- 1 Relationships
- 2 Communication
- 3 Voice and influence
- 4 Accountability
- 5 Quality
- 6 When things go wrong.

In recognition of the importance of this work, a new Customer First Engagement Lead was appointed and took up their role.

Residents First Group

Our Residents First Group, first established in 2023, has continued to develop and is playing an increasingly important role in helping to shape our housing services. The group is made up of sheltered and extra care housing residents, who met regularly over the course of this year, to discuss everything from communication and complaints handling to contract management and service charges.

Following on from the key role the group played in feeding into Brunelcare's new Strategic Plan, the group has continued to influence the decisions we make:

- ▶ Our approach to selecting our next long-term energy contracts
- ▶ Involving residents earlier in our procurement and contract management procedures
- ▶ The actions taken as a result of the 2024 Customer Satisfaction Survey.

Care Reference Group

A new group has been established to ensure we are also embedding the voice of our care home residents and relatives in our services. The Care Reference Group has met several times, visiting several different Brunelcare home sites and is continuing to develop.

Keeping Customers Informed

In 2024-25, we worked closely with our customers to make sure that the information and communication we provide meets their needs, and is as engaging and accessible as possible. Housing residents have helped shape our Grapevine magazine, and we've worked with members of our Residents First Group to co-develop a new Residents Handbook.

Customers across Brunelcare have also helped to influence our services and the decisions we take by:

- ▶ Taking part in the interview process for key roles, including Trustees
- ▶ Helping choose partners for key contracts by taking part in the selection process
- ▶ Reviewing key Brunelcare policies.

Our Future Plans

In 2025-26, we will continue our work to ensure that the voice of our customers is fully embedded at all levels of Brunelcare, and guides what we do.

The diagram on the opposite page details our commitment to putting our customers at the heart of everything we do.

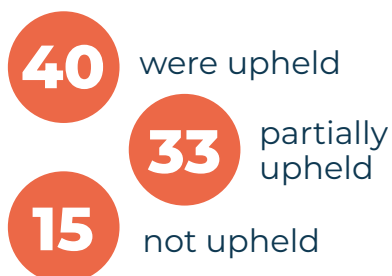


Complaints

In 2024-25, we received:



Of the 88 complaints raised to Stage 1 of Brunelcare's complaints process,



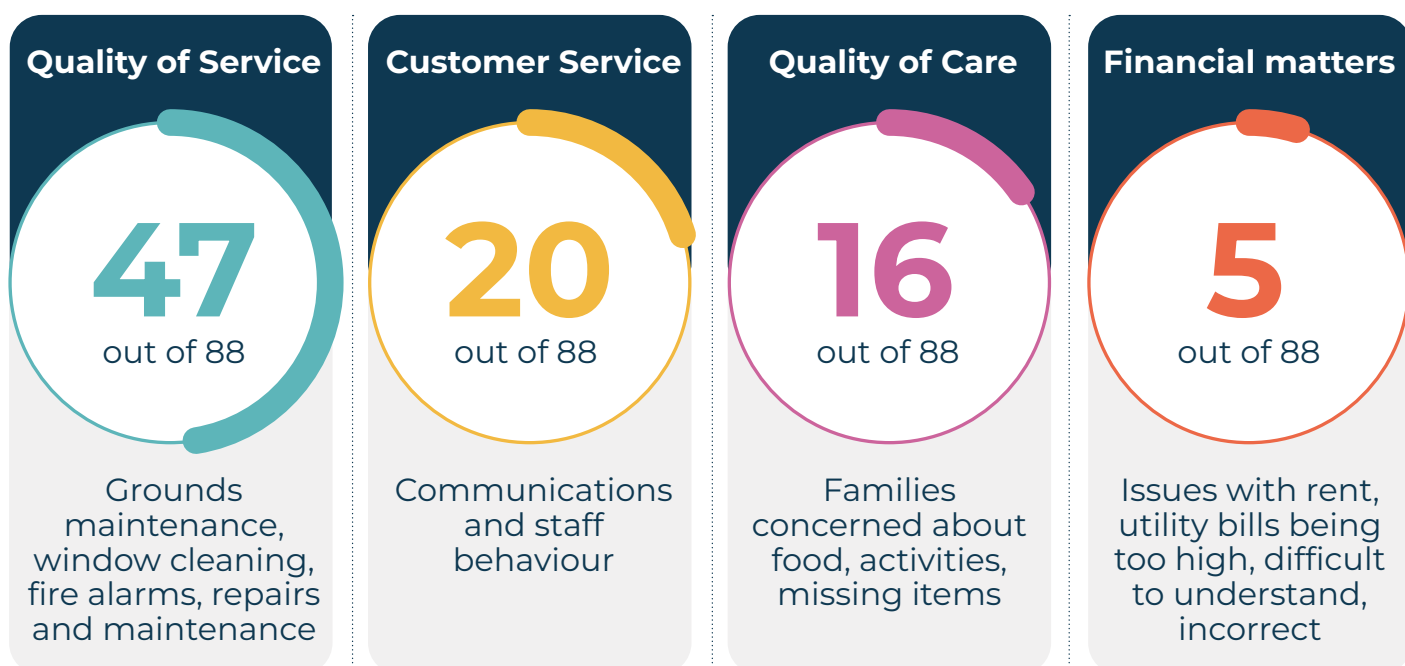
Of the 9 complaints escalated to Stage 2 of this process,



We await Ombudsman investigation of



What did our customers complain about?



Timeliness of complaint handling:

Complaints acknowledged
in 3 working days:



STAGE 1
complaints
responded
to within
**10 working
days:**



STAGE 2
complaints
responded
to within
**20 working
days:**



Reasons for not responding within the above deadlines include the complaint being a complex one and requiring longer to investigate, meetings being arranged between Brunelcare and involved individuals as part of the complaint investigation and employee annual leave. In all instances the complainant was kept informed of any revised deadline for response.

The complainant was kept informed of any revised deadline for response.

How we deal with complaints:

- 1 Complaints are welcomed.** There is a designated Complaints Officer. Customers are listened to and supported in making a complaint. The complaint and the required resolution are agreed in a written acknowledgement.
- 2 Complaints are investigated by a manager.** They have 10 working days to investigate and send a written response. Letters will contain an apology when we get things wrong, an explanation of what has happened, and a satisfactory resolution wherever possible.
- 3 Complaints are analysed and trends identified.** Every 3 months a report is shared with senior leaders and trustees.
- 4 Every 6 months, teams meet to discuss lessons learned** and how we can improve the service so that the same complaints are not raised repeatedly.

Performance Information

As a social housing provider, we are required by our regulator to collect and report on a number of performance measures. These are called Tenant Satisfaction Measures (TSMs) and they were developed by the Regulator of Social Housing, following consultation with residents and housing associations.

The TSMs provide annual performance information on the following areas:

- ▶ Keeping properties in good repair
- ▶ Maintaining building safety
- ▶ Effective handling of complaints.
- ▶ Respectful and helpful engagement
- ▶ Responsible neighbourhood management.

They are made up of two sets of information:

- 1 12 tenant perception measures – based on surveys with customers about their satisfaction with key services
- 2 10 management information measures - so that the Regulator can assess how we comply with the Consumer Standards.



Tenant Perception Measures

Tenant Perception Survey	2025 result (% of tenants satisfied)
Overall satisfaction	
Taking everything into account, how satisfied or dissatisfied are you with the service provided by Brunelcare?	85.5%
Keeping property in good repair	
How satisfied or dissatisfied are you with the overall repairs service from Brunelcare over the last 12 months?	90.4%
How satisfied or dissatisfied are you with the time taken to complete your most recent repair after you reported it?	87.6%

Tenant Perception Survey		2025 result (% of tenants satisfied)
Building safety		
How satisfied or dissatisfied are you that Brunelcare provides a home that is well maintained?		86.1%
Thinking about the condition of the property or building you live in, how satisfied or dissatisfied are you that Brunelcare provides a home that is safe?		90.5%
Respectful & helpful engagement		
How satisfied or dissatisfied are you that Brunelcare listens to your views and acts upon them?		68.9%
How satisfied or dissatisfied are you that Brunelcare keeps you informed about things that matter to you?		78.6%
To what extent do you agree or disagree with the following “Brunelcare treats me fairly and with respect”?		86.1%
Effective handling of complaints		
How satisfied or dissatisfied are you with Brunelcare’s approach to complaints handling?		56.6%
Responsible neighbourhood management		
How satisfied or dissatisfied are you that Brunelcare keeps communal areas clean and well maintained?		87.1%
How satisfied or dissatisfied are you that Brunelcare makes a positive contribution to your neighbourhood?		63.6%
How satisfied or dissatisfied are you with Brunelcare’s approach to handling anti-social behaviour?		67.0%



Measure	2025 result
Effective handling of complaints	
Complaints relative to the size of the landlord - Stage 1	54.3 (per 1,000 homes)
Complaints relative to the size of the landlord - Stage 2	6.3 (per 1,000 homes)
Complaints responded to within Complaint handling timescales – Stage 1	88.3%
Complaints responded to within Complaint handling timescales – Stage 2	100%
Antisocial Behaviour	
Anti-social behaviour cases relative to the size of the landlord	33.7 (per 1,000 homes)
Anti-social behaviour cases relative to the size of the landlord – hate crime only	1.8 (per 1,000 homes)
Decent Homes and Repairs	
Homes that do not meet the Decent Homes Standard %	0%
Repairs completed within target timescale - non– emergency repairs	85.6%
Repairs completed within target timescale – emergency repairs	81.7%
Building Safety	
Proportion of homes for which all required gas safety checks have been carried out	100%
Proportion of homes for which all required fire risk assessments have been carried out	100%
Proportion of homes for which all required asbestos management surveys or re-inspections have been carried out	97.2%

Measure	2025 result
Proportion of homes for which all required legionella risk assessments have been carried out	100%
Proportion of homes for which all required communal passenger lift safety checks have been carried out	100%

In addition to the performance measures required by the Regulator, the Board of Brunelcare monitors the following additional measures on a quarterly and annual basis.

Measure	2024-25 Target	2024-25 Performance
Average let times for Housing Properties	15 days	24.87
Average let times for Extra Care Properties	20 days	29.39
Electrical Fixed Wire Testing (Domestic)	100%	98.76%
Electrical Fixed Wire Testing (Communal)	100%	84%
Carbon Monoxide Alarms (% in place and maintained)	100%	99%

05

The Right Care And Support

Our Strategic Aim

Achieving the best possible outcomes, means putting our customers at the heart of everything we do. By understanding each person's needs now, and anticipating how they might change, we'll work with our colleagues, customers and our partners, to provide the care and support that keeps people independent for as long as possible and 'makes the most of every moment'

Delivering care that is person-centred and focused on ensuring a positive experience for our clients and their families is always our main focus and priority.

A person-centred approach focuses on seeing each resident as an individual with unique needs. It moves away from "task-based" care and instead prioritises dignity, respect, and meaningful engagement, balanced with excellent clinical care. This approach is especially important for people living with dementia, helping them to maintain identity, independence, and wellbeing.

Our key training programme that supports this is FITS into Practice (Focussed Intervention Training and Support). Developed for care staff, this evidence-based programme builds skills in person-centred care, reducing distress and improving quality of life for residents. It includes workshops, practical tools, and mentoring, empowering staff to lead change within their care homes.

Training our own Dementia Coaches

A key outcome of the FITS programme is the development of Dementia Coaches within our care homes. These are specially trained staff members who become champions for good dementia care. They help lead cultural change by supporting their teams, modelling best practice, and embedding person-centred approaches into daily routines.

There are now 50 Dementia Coaches across Brunelcare, with the latest cohort of colleagues completing their training this year.

Stuart Wright, Brunelcare's Dementia Care Lead said: "This year's cohort has exceeded expectations, with a number of projects being taken forward which will positively impact the wellbeing of all the residents in the care homes."

SPOTLIGHT

Person Centred Care in Action: Harry's Story

84 year-old Harry moved into Little Heath last year, after struggling to settle in a previous care home.

Harry's dementia meant he was often confused and distressed, and it sometimes presented in volatile behaviours towards members of staff and his family, which is not uncommon among those living with dementia.

Little Heath Care Home manager Krishna, Unit Care Leader Tara and the dementia team were determined to find a way to support Harry

"Harry's arrival at Little Heath was no easy transition, and his distress continued. But we knew we had the persistence, skills and patience to meet Harry's needs, and over time we saw his walls begin to break down."

Harry had been a former Engineer in the RAF and structure and discipline had shaped his career. The team at Little Heath came to realise he thrived on routine, order and familiarity. Gradually, with a one-on-one approach, tailored to Harry's personality, he was able to find companionship and a sense of purpose.

Harry's wife, Diane, said:

"The carers worked together to tailor a plan specifically for Harry. He now eats with the other residents, is much calmer and feels seen. I love coming into Little Heath to visit my husband now and spend time with the carers."

This emphasis on person-centred care recognises that there is no 'one size fits all' approach that will work for everyone. Persistence and appropriate use of dementia resources are very important in improving people's outcomes. With Harry's story, the team showed how to apply the principles of dementia care they had learned through the FITS programme and changed Harry's quality of life.



Our Care Homes

Between our 6 care sites, we provide a home for 342 people, and a vital support to their relatives and loved ones. Our nursing and care staff provide 24/7 support, aided by teams of Homemakers at each site.

Homemakers are not included in the staffing numbers delivering direct care. As a charity, we invest in these additional roles because we recognise the importance of helping to enhance the lived experience for people in the home. Homemakers provide 1:1 social interaction, group activities and entertainment, as well as organising trips. They play a vital role in helping us achieve our vision of 'later living that makes the most of every moment.'

2024-25 was the first full year of operation for our Little Heath Reablement and Support site, since changing its focus to provide permanent nursing care for people who are living without a dementia.

Celebrating our High-Quality Care

Our care homes are highly regarded for their excellence in end-of-life care. Glastonbury, Robinson House, Saffron Gardens and Deerhurst have maintained their Gold Standards Framework accreditation in this area. Little Heath Care has submitted its portfolio and is awaiting an accreditation visit later in 2025.

In 2024-25, several colleagues in our homes were supported to complete the Student Nursing Associate Qualification. This 2-year programme combines study with practical work experience and has required a huge commitment from those staff members, as well as the wider teams who have supported them.

We were thrilled to see two of our care home colleagues recognised at the Care and Support West Awards in September 2024. Lesley Hobbs from Deerhurst (pictured below) was awarded the Care Home Manager Award, and Marion Watson, a Senior Care Assistant at Robinson House, took home the Care Home Front Line Award.



Performance Information

Brunelcare's care services are regulated by the Care Quality Commission (CQC). They assess whether services are providing care that is safe, caring, effective, responsive to people's needs and well-led.

The CQC monitors, assesses and rates care services with four ratings available: Outstanding, Good, Requires Improvement and Inadequate.

As at 31 March 2025, all of our care homes, reablement centres and community services had a CQC rating of at least Good. Our three extra care housing sites also have CQC ratings of Good.

- ▶ Deerhurst care home has an overall rating of Outstanding
- ▶ Saffron Gardens care home has an overall rating of Good with Outstanding in the domain of Responsive
- ▶ Glastonbury care home has an overall rating of Good with Outstanding in the domain of Caring.

You can see full details of the outcome of CQC inspections in the table below - links to inspection reports are available on our website.



Table 1: CQC rating for Care Homes and Reablement Centres

Care Home	Latest CQC Inspection Details		Ratings for Key Areas				
	Report Published on	Overall Rating	Safe	Effective	Caring	Responsive	Well led
Deerhurst	17 March 2022	Outstanding	G	O	O	O	O
Glastonbury	17 Jan 2019	Good	G	G	O	G	G
Orchard Grove	28 Nov 2020	Good	G	G	G	G	G
Robinson House	14 Feb 2020	Good	G	G	G	G	G
Saffron Gardens	30 July 2022	Good	G	G	G	O	G
Little Heath Care & Support	8 March 2023	Good	G	G	G	G	G
Little Heath Reablement	14 Feb 2023	Good	G	G	G	G	G

CQC inspection processes have now changed to a single assessment framework. The regulator will be monitoring services on a 'remote' basis by utilizing intelligence gathered from complaints, compliments and feedback

from service users, external professionals, and commissioning partners. The CQC will also audit notifications submitted by providers in order to build a portfolio of the service and identify any trends or themes occurring.



Table 2: CQC ratings for Extra Care Housing

Extra Care Housing	Latest CQC Inspection Details		Ratings for Key Areas				
	Report Published on	Overall Rating	Safe	Effective	Caring	Responsive	Well led
ABC Centre	29 May 2020	Good	G	G	G	G	G
Colliers Gardens	19 Dec 2019	Good	G	G	G	G	G
Waverley Gardens	10 January 2019	Good	G	G	G	G	G

Table 3: CQC ratings for domiciliary services

Community Services	Latest CQC Inspection Details		Ratings for Key Areas				
	Report Published on	Overall Rating	Safe	Effective	Caring	Responsive	Well led
Brunelcare Domiciliary Services: Bristol and South Glos	18 Dec 2020	Good	G	G	G	G	G
Brunelcare Domiciliary Services: Somerset	23 April 2022	Good	G	G	G	G	G

Supporting our Housing Customers

Antisocial behaviour and how Brunelcare responds to it is an important concern for our housing residents. This year, we have seen a significant drop in number of antisocial behaviour cases being opened, with the total reducing from 101 in 2023-24 to 38 in 2024-25. We believe this is partly due to improved case management as well as increased visibility of staff on our sites, which is enabling them to deal with concerns earlier before they escalate.

Financial Support Fund

We use our charitable funds to provide a Financial Support Fund, which is available to customers across Brunelcare. First established in 2022, the Fund exists to support customers in times of financial hardship. They can apply to the Fund for help to afford essential white goods and furniture, other essential equipment and home adaptations to support them to live independently.



Our Help When You Need It (HWYNI)

service has continued to play a vital role in supporting some of our most vulnerable residents as well as people living in their own homes in Bristol. The HWYNI team provides a range of targeted short-term support, helping improve clients' physical and mental health as well as maximising their income, reducing debts and tackling social isolation.

In October 2024, Bristol City Council unfortunately decided to withdraw funding for the HWYNI service provided to our sheltered housing residents at the end of the existing contract, due to the financial pressures facing the authority. The Council has since invited bids for a new Help When You Need It contract, which provides short term support for older people in the community. Brunelcare bid for this work and were successful in being awarded the contract, which began in July 2025.

Extra Care Housing

In our extra care housing schemes, we support more than 230 people to live independently whilst providing additional care and support where it's needed. Each of our three sites – Waverley Gardens, Colliers Gardens and the ABC Centre - have their own thriving communities with regular activities and entertainment held in their communal lounges and restaurants.

Connecting with our Communities

Our ECH sites are important hubs within their communities and continue to develop new partnerships with local groups and organisations.

- ▶ **Waverley Gardens** – have worked alongside Sixteen Co-op a social enterprise which supports people with learning disabilities into paid employment, employing a bank support worker following a successful placement.
- ▶ **Colliers Gardens** – ran a project with Feeding Bristol Better, using their on-site restaurant to offer cooking sessions from different cultures, as well as long-standing connection with the Chinese Community Wellbeing Society.
- ▶ **ABC Centre** – St Bernadette's Church continue to run a monthly church service for tenants and the local community group Women of Whitchurch Group holds a weekly session at ABC.

In March, Waverley Gardens hosted a visit by the Minister of Care Stephen Kinnock MP, who met with staff and our Chair to discuss the vital role extra care housing plays within the wider social care system, as well as the pressures facing the sector.

SPOTLIGHT

Carole's Story: Forming Friendships at Waverley Gardens



Carole moved into our Waverley Gardens site in late 2024, after struggling with her mental health and feeling isolated in her previous home.

"I had carers come in in the morning, but once they left that was it for the day. All I had for comfort was my radio or computers."

Since joining the community at Waverley, Carole has built friendships with other residents and got involved in the on-site activities.

"It's nice to have the feeling that you're not being pushed away. It's lovely because everyone is so friendly, from the cafeteria staff to the office team. If I have any problems I can go and see them, even if it's just for a chat."

Carole says last year's festive celebrations have been the highlight of her time at Waverley so far: *"Christmas was beautiful. We had Christmas dinner, there was entertainment, and I won my first hamper! I used to spend Christmas on my own and just cook a turkey for myself."*

06

A Good Quality Of Life In The Community

Our Strategic Aim:

We aim to help our customers achieve the best possible quality of life, so that they can make the most of every moment. Whether it's through the services we provide directly, or by making connections in their community, we want our customers to thrive and live life well.

Community Care

Our two domiciliary care services, based in Somerset and South Gloucestershire, provide a vital service to hundreds of clients, supporting them to remain living independently in their own homes.

Somerset's Community Team continue to build on their excellent reputation in the local community. Positive partnership working with Somerset Council and Somerset NHS Foundation Trust has enabled people to be discharge from hospital back to their own homes to complete their rehabilitation journey. Our domiciliary care team are able to provide a seamless service to people who need on going packages of care in their own homes and clients have stated that the continuation of support from the same provider is valued.

The South Gloucestershire Community Team has secured its domiciliary contract for another five years, and continues to expand the work of its Reablement Service, taking on an additional 50 hours per week of referrals to help support hospital discharges, benefiting the wider health and care system locally. The South Gloucestershire team has also joined forces with the University of the West of England (UWE) to take part in a project collecting data from clients receiving reablement support.

SPOTLIGHT

Somerset's '100 Club'



Our Somerset Community Team support several residents who are aged 100 and over! That includes 104 year-old Queenie, who is still living at home with the support of our carers.

Queenie's wishes are to stay in her own home for as long as possible, and Brunelcare's team visits her three times a day, providing a package of care to help her live as independently as possible.

Queenie says:

"I think the carers are marvellous, they're all lovely. They sit and have a chat with me. I am very grateful for the care and support I receive."

Reablement

We also provide reablement support at our Orchard Grove centre and through a number of 'step up from the community' beds at our Little Heath Reablement Support site. Both services have a positive reputation for achieving excellent outcomes for people who are accessing their services.



SPOTLIGHT

James' Story



James spent several weeks at our Orchard Grove Reablement Centre after a long stay in hospital.

"I woke up one morning and unfortunately my legs were just not working. I was kind of trapped in my bedroom. I ended up spending about four and a half months in hospital.

"In the time that I spent at Orchard Grove, I saw a 50 to 80% improvement in how I could walk. With the aid of physiotherapy and positive care, they really helped me get back on my feet.

"It helped my confidence, to the point that I felt I could go home, have good mobility and look after myself there. I'm really appreciative of that."

Community Links

Our sites and schemes are rooted in their local communities, and have well-developed links with volunteers who donate hundreds of hours of their time to help support our operations and activities, particularly at our care homes and extra care housing schemes.



SPOTLIGHT

Transforming the Gardens at Robinson House

In February 2025, we saw a fantastic joint effort from staff and volunteers to revamp the gardens at our Robinson House care home, ready for residents to enjoy in the Spring.

Half a dozen workers from Selco's Bishopsworth branch spent two days transforming the outdoor space and supplied wood chippings, paint and all of the materials free of charge. Other local firms got involved by supplying a digger and pressure washers to help complete the job.

Maria Jones, Lead Homemaker at Robinson House, said: "We were so grateful to everyone who donated materials and volunteered their time to help us. I was lost for words when I saw the garden after the work – it looks amazing.

Allowing our residents to spend time and take part in activities in our homes' gardens provides a huge boost to their wellbeing. Maria Jones said, "We run many activities in our outdoor space so it will really make a difference."



07

A Place To Work And Thrive

In order to achieve our three strategic objectives, we will ensure Brunelcare has the foundations in place that allow us to deliver our ambitions.

SUPPORTING AIM 1:

A great place to work and thrive

Our 1,100 colleagues work tirelessly to provide our care and housing services every day. They play a central role in delivering our vision. We want to be an employer of choice offering fair benefits and good career opportunities, all underlined by strong values.

A Sustainable Workforce

Following the trend throughout 2023-24, this year saw continued stability in Brunelcare's workforce, across all our services. Whilst employee retention has risen to 89%, staff turnover has fallen to a record low, and remains below the sector average. The number of vacancies has reduced significantly, falling to 14 positions (1.3% of total roles) towards the end of the year.

Number of vacancies

April 2023	April 2024	April 2025
64	34	14
vacancies	vacancies	vacancies

Employee turnover has **dropped** from:

35% TO 20%
IN 2023 IN 2025

Investing in our Colleagues

This stability has enabled us to expand our focus on supporting and developing our colleagues. Brunelcare recommitted to its status as a Real Living Wage employer for a third year in April 2025, as well as increasing the organisation's percentage contributions to our staff pension scheme. We have seen considerable take up of other benefits including the Medicash health insurance and the opportunity to buy or sell annual leave, which are both available to all colleagues.

Some of these changes were reflected in the positive results of our 2024 Colleague Survey. 70% of colleagues took part in the survey, and 84% of those who responded said they would recommend Brunelcare as an employer/place to work. These headline results saw Brunelcare recognised with an Employee Engagement Award from Agenda Consulting, the external partner who conducted the survey on our behalf.

The five most improved scores, compared to our last survey in 2022, were:

- 1 Brunelcare offers a good benefits package
- 2 My pay and benefits package is competitive compared with other similar organisations
- 3 My pay is competitive compared to similar organisations
- 4 My manager takes prompt action if people's performance falls below acceptable standards
- 5 The managers of my service/department manage change effectively

A Place to Grow Your Career

2024/25 saw the launch of Thrive at Brunelcare, our flagship career development initiative. As part of the project – two key pledges were made to all colleagues:

- ▶ We will actively encourage and support all employees to pursue the qualifications relevant to their current role
- ▶ We will work with all employees to understand their career aspirations and support internal and external development opportunities to help them achieve their goals

More than 60 apprenticeships and diplomas are currently being pursued by colleagues across Brunelcare. We hope that Thrive at Brunelcare will further increase the number of staff we can support to gain qualifications to help them succeed in their careers.

SPOTLIGHT

Reducing our Agency Spend



This year, we rolled out an internal agency system to all our care homes and extra care housing sites.

The product, Bemlo, allows managers to post vacant shifts, allowing colleagues at their site or other Brunelcare bases to cover them.

The implementation of Bemlo has led to a significant reduction in the cost of agency staff. Across the year, 1,473 shifts were filled using the system, saving Brunelcare approximately £300,000.

Graham Hardwell, Team Leader at Colliers Gardens extra care housing site, said: "This has helped us to maximise managing overtime with great success, keeping staff happy and is aiding in keeping agency cost to a minimum all year round."

08

Financially Resilient with a Sound Future

Our financial strength underpins this Plan so that we can continue to deliver for our customers and grow our homes and services for years to come.

SUPPORTING AIM 2:

How we are funded

Our principal sources of funding are the monies we receive from our social housing and extra care housing rents, shared ownership schemes and care fees from the Local Authorities we partner with through long-term block contracts or spot placements, and from individuals who fund their own care.

As a charity, we are focused on investing any surplus back into making us a quality provider and great employer. Most of our expenditure is either for the direct provision of care (mainly staff costs) followed by the provision of suitable home environments (such as repairs and maintenance costs) plus funding of the relevant support services (for example, recruitment and training).

Our financial performance in 2024-25

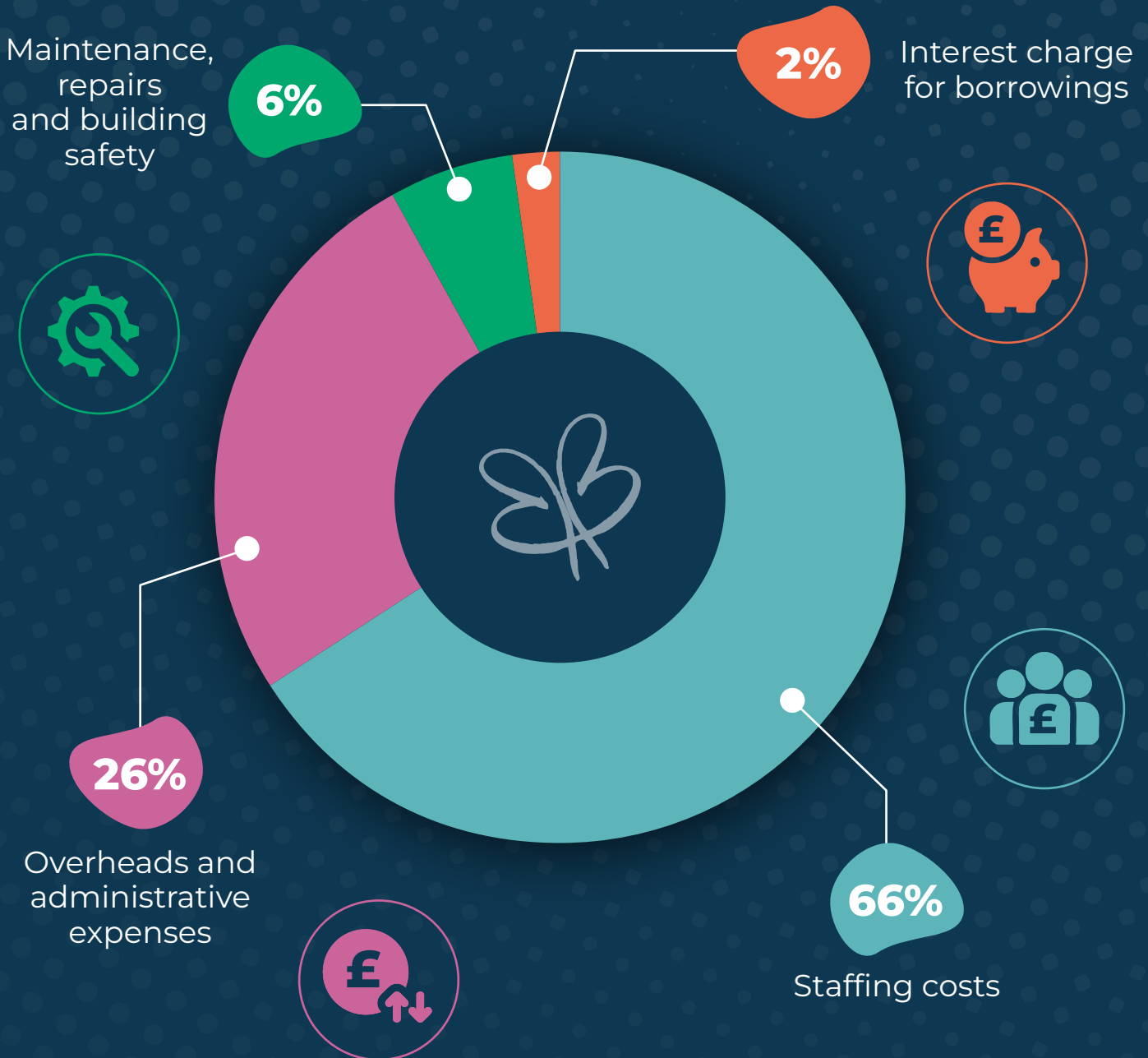
We achieved a good result in this financial year, considering the challenges the country and sectors that we work in are facing.

Across all of our services – care homes, community care, sheltered and extra care housing, retirement village and support – we received a total income of £49.6 million.

Our total expenditure during this year was £46.2 million, meaning that we achieved a surplus of £3.4 million. Surpluses are needed to protect us against risks, to provide competitive salaries and benefits for staff and to allow us to invest in our assets, particularly our properties, which need improvement. We plan to invest heavily in them over the next 5 years.

You can see a breakdown of our key costs during 2024-25 in the diagram on the next page.

Our expenditure in 2024-25



For more information on Brunelcare's finances, please refer to the Financial Statements and Independent auditor's report from Section 12 onwards.

09

Equity, Equality, Diversity and Inclusion

SUPPORTING AIM 3: (EEDI)

We want to do everything we can to create environments where differences are celebrated, where all of our people feel supported, and where everyone is valued and respected. Our EEDI work aims to target those areas that will have the most impact on our customers and colleagues.

In June 2024, we launched our new Equity, Equality, Diversity and Inclusion Policy. It sets out the following:

- ▶ Brunelcare is committed to ensuring that policies, strategies, processes and behaviours that promote equality and contribute to a diverse and inclusive organisational culture are in place.
- ▶ The aim is for our workforce to be truly representative of all sections of society and our customers, and for each employee to feel respected and able to give their best.
- ▶ We aim to make reasonable adjustments to our working arrangements, policies and practices that enable disabled people to take up employment with us, provide us with services, participate in our projects, and other activities.

- ▶ We are committed to treating our clients, customers and suppliers fairly, with dignity and respect based on our commitment to Equity, Equality, Diversity and Inclusion for their benefit and to earn and warrant their respect and confidence.
- ▶ The Equity, Equality, Diversity and Inclusion Policy is fully supported by the Board and Senior Leadership Team.

The Brunelcare Equality Forum continues to monitor our EEDI performance, their recent contribution includes recommending the development of a Menopause Policy that was subsequently developed in partnership with the Bristol Menopause & Wellwoman Clinic and launched, with training support, in April 2025.

We have been an Investors in People employer for the past 20 years and retained our accreditation again in February 2024 following a full assessment and employee survey. We have been a Disability Confident employer (previously known as Two Ticks) for the past 16 years.

Fairness in Pay and Recruitment

Gender Pay

Brunelcare is committed to delivering equality of opportunity regardless of gender and has a pay and grading structure to support this. In April 2025, we published our gender pay gap report for 2023-24. Our average mean pay gap was 14.54%; this is lower than the previous year by 0.45% and indicates that the number of males (17% of the overall workforce) holding higher paid roles overall has decreased slightly. Our average median pay gap is 3.39% which is 0.78% lower than the previous year, and it remains below the national figure of 13.1% in 2024.

Ethnicity Pay

The average rate of pay for those who identify as an ethnic minority is 95% which is 5% lower than the same calculation for those declaring themselves as white.

The ethnicity gap overall has widened over the last year by 2.1%. This has been influenced by our much improved data collection and our activities to attract applications from all communities across Bristol and the South West. 31% of our colleagues do not identify as white.



Section 172 Statement

Brunelcare qualifies as a large company under the Companies Act 2006 as it meets at least two of the following criteria:

- ▶ Turnover of more than £36m;
- ▶ Balance sheet total of more than £18m;
- ▶ More than 250 employees.

We are therefore required to disclose in this strategic report a “Section 172(1) Statement” describing how Brunelcare’s directors have had regard to the matters set out in sections 172(1)(a)-(f) of the Companies Act 2006 when performing their duties under the section.

The following is a statement by the Trustees in performance of their statutory duties in accordance with s172(1) of the Companies Act 2006.

The Board of Trustees of Brunelcare consider, both individually and together, that they have acted in the way they consider, in good faith, would be most likely to promote the success of the Charity for the benefit of its members as a whole (having regard to the stakeholders and the matters set out in s172(1)(a-f) of the Act) in the decisions taken during the year ending 31 March 2025.

The principal decisions taken by the Board during the year were:

PRINCIPAL DECISION 1:

Approval of Brunelcare’s Strategy for 2024-30

The new strategy is ambitious and set over the next six years to allow for significant investment in our existing homes and guide how we deliver services so that they better reflect the changing needs and expectations of our customers, and promote meaningful engagement in our governance.

PRINCIPAL DECISION 2:

Approval of Brunelcare’s Equity, Equality, Diversity and Inclusion (EEDI) Enabling Strategy to ensure that EEDI is embedded throughout the Charity’s 2024-25 strategy.

PRINCIPAL DECISION 3:

Approval of Brunelcare’s Long Term Financial Plan (LTFP)

The LTFP forms a key part of Brunelcare’s financial arrangements. In June 2024, the Board approved the 2024-25 iteration of the LTFP. In line with Brunelcare’s Stress Testing Policy and the requirements of the Regulator for Social Housing (RSH), stress tests relevant to Brunelcare’s business model were applied to demonstrate the resilience or otherwise of the plan to a variety of changing circumstances. Testing reflected key risks and those from the housing sector risk profile.

PRINCIPAL DECISION 4:

Approval of a plan to ensure that Brunelcare achieves a minimum of EPC C across its sheltered housing by 2030 and firmly place the Charity on the road to Net Zero.

PRINCIPAL DECISION 5:

Agreement to the inclusion of five of the Charity's sheltered housing sites within a bid for Wave III sheltered housing development grant funding from the Department of Energy Security and Net Zero (DNEZ).

PRINCIPAL DECISION 6:

Agreement to progress with the Charity's Care Home Futures Project and approval of the proposals contained therein.

This project outlines investment within Brunelcare's homes alongside a strategic approach in relation to the ratio of self-funded and Local Authority funded residents in care homes and financial performance to ensure viability and continued investment.

PRINCIPAL DECISION 7:

Agreement to progress with the next stage of Brunelcare's sheltered housing investment programme and approve the progression of redevelopment reviews to stage two at three sites; Lilac Close, Lea Croft and Longmead Croft.

PRINCIPAL DECISION 8:

Agree to roll-out Alertacall across Brunelcare's sheltered housing sites subject to formal consultation under Section 20 of the Commonhold and Leasehold Reform Act 2002.

Alertacall has replaced Brunelcare's outdated analogue warden call systems and has been introduced ahead of the Government's commitment to switch-over to digital systems by 31 January 2027.

PRINCIPAL DECISION 9:

Approval of leases for the roof space of Waverley Gardens, Robinson House and Colliers Gardens to Bristol Energy Cooperative (BEC) for a period of 25 years to allow the installation of solar panels at these sites and progression of phase two of Brunelcare's Solar PV project.



10

Structure, Governance and Management

Brunelcare's Legal Structure

Founded in 1941, Brunelcare is a company limited by guarantee without share capital (registered company number 601847) and a registered charity (registration number 201555).

The Charity's objectives ('Objects') are specifically restricted to the following:

- ▶ *the business of providing and managing housing and care, including social housing, and providing assistance to help house people and associated facilities, amenities and services for people of lesser means or for the care of aged, disabled (whether physically or mentally) or chronically sick people; and*
- ▶ *any other charitable object that can be carried out from time to time by a charity or provider of care registered with the Care Quality Commission and provider of social housing registered with the Regulator.*

To fulfil the above objectives, Brunelcare is registered with the Regulator for Social Housing and provides social housing

across a range of sites in the Bristol area. It is also registered with the Care Quality Commission as a provider of care homes, extra care housing and a range of community services in Bristol, Somerset and South Gloucestershire.

Standing Orders, Scheme of Reservation and Delegation of Powers and Standing Financial Instructions

Our governance arrangements are set out in Brunelcare's Standing Orders and Financial Regulations, which include the terms of reference and the roles and responsibilities of Board and committee members. Our Scheme of Reservation and Delegation of Power sets out the matters reserved to the Board for decision or delegated to its committees and the Senior Leadership Team.

These documents, together with a range of corporate policies set by the Board, contribute to the organisation's governance framework.

There is a clear demarcation between executive and non-executive roles. The Trustees delegate day-to-day executive control of the Charity to the Chief Executive Officer and the Senior Leadership Team, which meets regularly.

The Chief Executive Officer is responsible for running the Charity in accordance with the direction set by the Board and the powers delegated by the Board. The Chief Executive Officer is accountable to the Trustees for their performance and that of the Senior Leadership Team.

The Board of Trustees

Brunelcare's Board comprises up to twelve Trustees, ten non-executive and the Chief Executive Officer and the Director of Finance & Digital Services. The Board sits at the top of the organisation's governance and assurance systems. Its principle role is to exercise effective leadership, provide strategic direction and control.

The Board is accountable for governance and internal control in the organisation, and the Chief Executive is responsible for maintaining appropriate governance structures and procedures.

The Trustees, as the directors and charity trustees, are collectively responsible for the affairs of Brunelcare. Trustees have a wide range of skills, experience and understanding in all aspects of our operations which enable them to be able to set and actively drive our social purpose, mission and values.

All Board and committee members have annual appraisals to allow us to monitor Board and committee performance and ensure transparency and accountability.

Board Meetings

During 2024-25, the Board held four scheduled formal meetings and two development sessions. Through these meetings, the Board:

- ▶ Oversaw the continued development and review of the organisational risk register, including the monitoring and management of risks and the assignment of risks to key committees of the Board;
- ▶ Received, considered and discussed financial performance and the related risks being managed by the Board;
- ▶ Discussed and approved capital projects, contracts and tender proposals in line with agreed delegated authority levels; and
- ▶ Routinely received assurance reports from the Committees of the Board.

All formal meetings of the Board held in 2024-25 were appropriately constituted with a quorum. Attendance at Board meetings was formally recorded within the minutes, detailing where apologies have been received.

Attendance at Board meetings in 2024-25 has been set out in the following table. Please note, attendance is expressed as the number of meetings attended out of the number eligible to be attended.

Trustee	Attendance	26 June 2024	18 Sept 2024	11 Dec 2024	12 Mar 2025
Alison Comley	4/4	✓	✓	✓	✓
Harry Hayer	3/4	✓	✓	X	✓
Nick Hooper	4/4	✓	✓	✓	✓
Phil Hope	4/4	✓	✓	✓	✓
Kate Innes (Still)	3/3	✓	✓	✓	--
Jo Makinson	2/4	X	✓	✓	X
Anthony Oldfield	3/4	✓	✓	X	✓
Graham Russell	4/4	✓	✓	✓	✓
Carol Slater	3/3	--	✓	✓	✓
Andrew Sloman	4/4	✓	✓	✓	✓
Executive Directors:					
Oona Goldsworthy	4/4	✓	✓	✓	✓
John Rew	4/4	✓	✓	✓	✓

Trustee Terms of Appointment

Trustees are appointed on the basis of the skills and experience they can bring to overseeing the activities of the Charity. The skills and backgrounds collectively represented on the Board should reflect the population it serves.

All Trustees are appointed for terms not exceeding three years and are eligible for re-appointment for a maximum of three terms. To be eligible for appointment, Trustees must meet eligibility requirements, as specified in Article 21 of Brunelcare's Articles of Association. The Charity's Standing Orders require Board members to confirm in writing their continued eligibility on an annual basis.

Trustee Resignations and Appointments

There was one resignation during the year, Kate Innes, who stood down from the role of Trustee on 31 January 2025. Carol Slater joined as Trustee on 1 July 2024.

Conflicts of Interest

Trustees are aware of their legal duty to act in the best interests of Brunelcare and to make a declaration when they have a conflict of interest. Any Trustee who has a conflict of interest in relation to any matter discussed by the Board must declare this at the start of a meeting. The meeting chair in consultation with the Company Secretary makes a decision in relation to how the conflict will be managed and this is recorded in the minutes of the meeting.

In addition, Trustees are required to complete a declaration of interest form on an annual basis, any declarations made are recorded in a Register of

Interests. Declarations are updated as and when a Trustee's circumstances change.

Trustee Remuneration

In 2023-24 the Board agreed to Trustees being paid an honorarium. The Charity Commission agreed to a clause being included in Brunelcare's Articles of Association that allowed the payment of Trustees.

Brunelcare is unusual in being primarily a charity, but also a registered provider of social housing. Payment was introduced in recognition of the complexity of the property, landlord and finance functions and as the custodians of significant public capital funding. This mix of complexity means that Trustees have a higher degree of responsibility compared to other charities who may have a narrower role and fewer long-term liabilities.

An independent review was commissioned and the resulting report recommending payment considered benchmarking data for the social housing sector as well as charities of a similar size to Brunelcare.

Payments to our Trustees range from £3,500 to £8,000 per year.

BOARD COMMITTEE ARRANGEMENTS

The Board is clear that robust governance is reliant upon effective and efficient Board Committee arrangements, which ensure a balance of focus between strategic development, gaining assurance and scrutiny and driving the right culture.

During 2024-25 the following Board Committees were in place:

- ▶ The Audit, Risk and Finance Committee;
- ▶ The Remuneration, Nomination and Workforce Committee;
- ▶ The Performance, Quality and Experience Committee; and
- ▶ The Health, Safety and Well-being Committee.

AUDIT, RISK AND FINANCE COMMITTEE

The Audit, Risk and Finance is responsible for monitoring and reporting to the Board on the Charity's systems of internal control and risk assurance, regulatory compliance and for overseeing internal and external audit. The committee met five times during the year. Membership of the committee comprises three Trustees and is chaired by Andrew Sloman. At least one member of the committee is required to have recent and relevant financial experience suited to reviewing the work of audit.

The Chief Executive Officer and Director of Finance & Digital Services attend (the Chief Executive Officer by invitation) but are not members of the Committee. The Chair and members of the Committee are appointed by the Board.

Committee meetings were regularly attended by representatives from:

- ▶ RSM, Brunelcare's Internal Auditors; and
- ▶ Crowe, Brunelcare's External Auditors.

A Committee Annual Report was submitted to the Board in June 2025 for ratification and can be found in the link below. This provides further details about the Committee and how it met its terms of reference during 2024-25.

REMUNERATION, NOMINATIONS AND WORKFORCE COMMITTEE

The Remuneration, Nominations and Workforce Committee is responsible for setting the reward and recognition strategies for our employees and for overseeing the processes for succession planning, recruitment and selection to the Board and its committees, making recommendations to the Board on these matters. The committee also sets the level of Board pay and the remuneration of the Chief Executive Officer.

Membership of the committee comprises three Trustees. The Chief Executive and the Director of HR & OD attend each meeting. The committee met twice in the year.

PERFORMANCE, QUALITY AND EXPERIENCE COMMITTEE

The Committee has a specific responsibility for providing accurate, evidence-based (where possible) and timely advice to the Board in respect of:

- ▶ the ongoing development of an improving performance culture which continuously strives for excellence and focuses on improvement in all aspects of the Charity's business; and
- ▶ an operating model which aligns resources effectively to support the achievement of the Board's strategic aims, objectives and priorities.

Membership of the committee comprises four Trustees. The Chief Executive Officer and Operational Directors attend each meeting.

A Committee Annual Report was submitted to the Board in June 2025 for ratification and can be found in the link below. This provides further details about the Committee and how it met its terms of reference during 2024-25.

HEALTH, SAFETY AND WELL-BEING COMMITTEE

The Board recognises that its employees understand the risks in the workplace best. Therefore, to ensure timely and appropriate engagement and consultation, the Board of Brunelcare has

established a Health, Safety and Well-being Committee.

The Committee takes a strategic overview of health, safety and well-being issues affecting Brunelcare. It also ensures best practice in health and safety by promoting communication, co-operation and consultation across the Charity.

In 2024-25, the Committee was chaired by the Chief Executive Officer and included representatives from all areas of the Charity. Representatives have been elected to the Committee to act as contact points within their service areas on matters of health, safety and well-being.

OUR SENIOR LEADERSHIP TEAM

Our Senior Leadership Team through the Chief Executive Officer has delegated authority from the Board for:

- ▶ the day-to-day operations of the charity;
- ▶ monitoring operational and financial performance;
- ▶ corporate culture; and
- ▶ implementing and ensuring compliance with policies and strategies agreed by the Board.

Further information on the members of the Senior Leadership Team can be found on in the link below.

GOOD GOVERNANCE

Performance Management

Key performance indicators are used to continually monitor our performance against financial and non-financial targets. Performance dashboards have been developed for each of our committees to ensure a sharp focus on performance. A summary of performance as at 31 March 2025 can be found throughout this report.

Regulator for Social Housing Governance, Economic and Consumer Standards

Brunelcare undertakes annual self assessments to monitor its ongoing compliance with the Governance, Economic and Consumer Standards. These self assessments are reviewed by the Board and its committees. The self assessments at the time of reporting showed that the Charity continues to be materially compliant with Governance, Economic and Consumer Standards. Any areas for refinement or improvement have been identified and are monitored through internal action plans. The Charity has the capability and capacity to meet all the compliance standards

Statement of Adherence to the Fundraising Regulator Code

Brunelcare seeks to comply fully with all regulations and relevant codes of practice.

Fundraising is not a significant income stream for Brunelcare and therefore we are not required to report under section 162A of the Charities Act 2011. However, it applies the principles of the Code of Fundraising Practice. For example, by directing all supporters to use the JustGiving platform to ensure funds are raised in a transparent manner and quickly transferred to Brunelcare.



Streamlined Energy and Carbon Reporting (SECR)

Brunelcare has not included Streamlined Energy and Carbon Reporting (SECR) within our Annual Report for 2024-25. We will publish an additional document on our website containing this information by October 2025.

The Board's Self-Assessment of its Effectiveness

The Board has adopted the Charity Code of Governance and this is reflected within key policies and procedures. Further, within our system of internal control, there are a range of mechanisms in place which are designed to monitor our compliance with the Code. These include self-assessment, internal and external audit, and independent reviews.

The Board is clear that for the year ending 31 March 2025, it complied with the main principles of the Code and conducted its business openly and in line with the Code. Regular self-assessments against the Code are completed.

RISK MANAGEMENT

Embedding effective risk management remains a key priority for the Board.

Our approach to risk management has been designed to ensure that risks are identified, assessed and prioritised with appropriate mitigating actions taken. Systems implemented to manage risk at various levels of the organisation include:

- ▶ A comprehensive Corporate Risk Register (CRR).
- ▶ Review of the CRR at Senior Leadership, Committee and Board meetings.
- ▶ The monitoring of the internal control system by the Corporate Governance team and internal and external audit functions that can provide an independent perspective on the Charity's management of risk.
- ▶ Audit, Risk and Finance Committee meetings with the auditors, in the absence of management.

The Senior Leadership Team is responsible for reporting to the Board and Audit, Risk and Finance Committee (AR&FC) on critical risk areas and scrutinising all operational risks, gaining assurance from management structures that those risks are managed adequately.

The AR&FC approves and oversees the annual internal audit programme, providing assurance that the controls in place are both well-designed and operating effectively. Alongside this, the AR&FC and the Board receive reports from management on specific risk areas, including fire safety, landlord health and safety compliance, cyber security, and the implementation of new IT systems.

The CRR is updated quarterly and highlights the top risks facing Brunelcare, changes to existing risks and any new risks identified, together with mitigating actions and assurance arrangements.

Principal Risks and Controls

At the start of each financial year, a detailed assessment of the risks impacting on the Charity is undertaken, this includes a review of the Sector Risk Profile published by the Regulator for Social Housing the World Economic Forum's Global Risk Report, and sector risks highlighted by the Care Quality Commission. This process identifies the major strategic risks to which Brunelcare is exposed and allows the Senior Leadership Team to ensure controls are in place to mitigate and manage these risks.



The principal areas of risk to which the Charity was exposed in 2024-25 were identified and reviewed throughout the year and, for each of these, an assessment was made as to their impact, severity, and probability.

RISK	POTENTIAL IMPACT	POTENTIAL IMPACT MITIGATING FACTORS
Brunelcare will be subject to a cyber attack	<ul style="list-style-type: none"> ▶ Breach of customer and employee data ▶ Corruption and loss of customer and employee data ▶ Regulatory action ▶ Business disruption and loss of key service infrastructure ▶ Financial impact 	<ul style="list-style-type: none"> ▶ Employee training and awareness across all roles ▶ Restructure of the Digital Services Team to drive cyber security work and updates ▶ Cyber Essentials accreditation
The financial stability of Brunelcare will be reduced due to the loss of local authority contracts	<ul style="list-style-type: none"> ▶ Financial stability of Brunelcare and ability to deliver services ▶ Quality of services ▶ Community impact from reduced Brunelcare services 	<ul style="list-style-type: none"> ▶ Proactive review of contractual positions ▶ Reviews of service provision to continue customer support ▶ Consideration as part of budgeting processes ▶ Projects looking at the future of care provision and efficiencies

Capacity to Handle Risk

Ensuring effective risk management is a key priority for the Board as it is integral to enabling the delivery of our objectives, both strategic and operational, and most importantly to the delivery of safe, high-quality services.

Our Risk Management and Assurance Framework sets out the processes and mechanisms for the identification, assessment and escalation of risks. It has been developed to create a robust risk management culture across Brunelcare by setting out the approach and mechanisms by which the Board:

- ▶ Makes sure that the principles, processes and procedures for best practice risk management are consistent across the charity and fit for purpose.
- ▶ Ensures risks are identified and managed through a robust organisational Assurance Framework and accompanying Corporate and Directorate Risk Registers.
- ▶ Embeds risk management and established local risk reporting procedures to ensure an effective integrated management process across the Board's activities.
- ▶ Ensures strategic and operational decisions are informed by an understanding of risks and their likely impact.
- ▶ Ensures risks to the delivery of the Board's strategic objectives are eliminated, transferred or proactively managed.

Risk Appetite

HM Treasury (2006) define risk appetite as:

'The amount of risk that an organisation is prepared to accept, tolerate, or be exposed to at any point in time'.

In January 2025, the Board revisited its Risk Appetite Statement. This set out the Board's strategic approach to risk-taking by defining its risk appetite thresholds. It is a 'live' document that is regularly reviewed and modified, so that any changes to the organisation's strategies, objectives or its capacity to manage risk are properly reflected.

In reviewing and updating the Risk Appetite Statement, careful consideration was given to Brunelcare's capacity and capability to manage risk.



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Board Report

The Brunelcare Board presents its report and audited consolidated financial statements for the year ended 31 March 2025.

INTERNAL CONTROLS AND TRUSTEES RESPONSIBILITIES

Review of effectiveness of system of internal control

The Board has mechanisms in place for the review, on an ongoing basis, of the effectiveness of the systems of internal control operating across all functions of the Charity.

The system of internal control is designed to manage, rather than eliminate, the risk of failure to achieve business objectives, and to provide reasonable, and not absolute, assurance against fraud, material misstatement or loss.

In meeting its responsibilities, the Board has adopted a risk-based approach to establishing and maintaining internal controls, which are embedded within day-to-day management and governance processes. This approach includes the regular evaluation of the nature and extent of risks to which the company is exposed.

The process for identifying, evaluating and managing the significant risks faced by the Brunelcare is ongoing. It has been in place throughout the period commencing 1 April 2024 up to the date

of approval of the annual report and financial statements.

A review and evaluation of the adequacy of the system of internal control has been informed by the Senior Leadership Team who have responsibility for the development, implementation and maintenance of the internal control framework, the work of the committees established by the Board, the Board's internal auditors and the feedback and views of external auditors set out in their annual audit letter and other reports.

The processes in place to maintain and review the effectiveness of the system of internal control includes:

- ▶ The maintenance of an overview of the overall position with regard to internal control by the Board and its Committees through routine reporting processes and the engagement of all Board members in the development and maintenance of the Board Assurance Framework and Corporate Risk Register;
- ▶ The embedding of the Assurance Framework and the receipt of internal and external reports on the internal control processes by the Audit, Risk and Finance Committee; and
- ▶ Audit, Risk and Finance Committee oversight of audit, risk management and assurance arrangements.

We are satisfied that the mechanisms in place to assess the effectiveness of the system of internal control are working well and that we have the right balance between the level of assurance received from the Senior Leadership Team, Board and Board Committee arrangements and internal audit services.

Internal audit

Internal audit provides the Board through the Audit and Risk Committee with a flow of assurance on the system of internal control. A programme of audit work was commissioned in 2024-25 and the scope of this work was agreed by the Audit, Risk and Finance Committee and was focussed on significant risk areas and local improvement priorities.

In total 5 internal audit assignments were undertaken during the year:

Audit	Opinion	Actions Agreed			Status at Time of Reporting
		H	M	L	
Compliance with Decent Homes and Damp, Mould and Condensation	Minimal Assurance	2	6	1	Final Report Agreed
Planned Maintenance and Asset Management	Partial Assurance	2	6	–	Final Report Agreed
Together with Customers	Reasonable Assurance	–	2	1	Final Report Agreed
Payroll Deep Dive	Advisory Report	4 advisory actions			Final Report Agreed
Follow Up	Reasonable Progress				Final Report Agreed

The overall opinion by the Head of Internal Audit on governance, risk management and control is a function of this risk based audit programme and contributes to the picture of assurance available to the Board in reviewing effectiveness and supporting our drive for continuous improvement.

As seen from the above table, the internal audits undertaken across the year recommended that a number of actions be taken to improve the Charity's internal control framework. To address these a full action plan has been put in place with key individuals leading improvements in line with agreed deadlines. Key improvements already made from actions raised within the year include reviewing asset and survey information held within the Charity's housing management system, developing updated procedures for planned maintenance contracts and collating resident feedback.



HEAD OF INTERNAL AUDIT

Based on work carried out by Brunelcare's Internal Auditors (RSM) in 2024-25, Brunelcare's Head of Internal Audit has concluded:

'There are weaknesses in the framework of governance, risk management and internal control such that it could become inadequate and ineffective.'

As well as the audit assignments referenced above, the following areas helped to inform the Head of Internal Audit's opinion:

- ▶ Acceptance of internal audit management actions; and
- ▶ Implementation of internal audit management actions

While Brunelcare's internal auditors RSM did not deliver a specific review of Brunelcare's governance arrangements, consideration was given to assurance reporting and monitoring arrangements in each audit, and they attended each meeting of the Audit, Risk and Finance Committee, where they observed the review of the risk register, stress testing and financial performance monitoring reports.

Statement of the Board's responsibilities in respect of the Board's report and the financial statements

The Trustees of Brunelcare (who are also Directors of the charity for the purposes of company law) are responsible for preparing the Strategic Report, the Trustees Annual Report and the Financial Statements in accordance with relevant law and regulations.

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 apply them consistently;
- ▶ observe the methods and principles in the Charities Statement of Recommended Practice (SORP);
- ▶ make judgments and estimates that are reasonable and prudent;
- ▶ state whether applicable UK accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- ▶ prepare the accounts on a going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the accounts comply with the Companies Act 2006 [Scotland: the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 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.

Financial statements are published on the Charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the Charity's website is the responsibility of the Trustees. The Trustees' responsibility also extends to the ongoing integrity of the financial statements contained therein.

Trustees 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.

Going Concern

The financial statements have been prepared on a going concern basis, which the Trustees consider to be appropriate for the following reasons.

The Charity prepares a 30-year business plan which is updated and approved on an annual basis. The most recent business plan was approved in June 2025 by the Board. As well as considering the impact of a number of scenarios on the business plan, the Board used a stress testing framework to carry out sensitivity testing against the base plan. The stress testing impacts were measured against loan covenants and peak borrowing levels compared to agreed facilities, with potential mitigating actions identified to reduce expenditure.

The Board, after reviewing the Charity's budgets for 2025-26 and the medium term financial position as detailed in the 30-year business plan, including the ongoing impact of high inflation and recruitment challenges, is of the opinion that the Charity has adequate resources to continue in business for the foreseeable future. In reaching this conclusion, the Board has considered:

- ▶ inflation
- ▶ maintenance costs
- ▶ decarbonisation costs
- ▶ rent and service charge receivable
- ▶ liquidity
- ▶ the Charity's ability to withstand other adverse scenarios such as higher interest rates, the loss of care contracts and number of void properties

The Board believes the Charity has sufficient funding in place and expects it to be in compliance with its debt covenants even in severe but plausible downside scenarios. Consequently, the Directors are confident that the Charity will have sufficient funds to continue to meet its liabilities as they fall due for at least 12 months from the date of approval of the financial statements and therefore have prepared the financial statements on a going concern basis.

Disclosure of Information to auditors

The Trustees who held office at the date of approval of this report confirm that, so far as they are each aware, there is no relevant audit information of which the company's auditors are unaware; and each director has taken all the steps that he/she ought to have taken as a director to make himself/herself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

Approval

The Trustees report, including the Strategic Report and Financial Statements, was approved by the Trustees at a Board meeting held on 18 September 2025 and signed on its behalf by:



Graham Russell - Chair
18 September 2025

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Value for Money and Benchmarking

Assessment of financial and operational performance

The Board is committed to providing high-quality services and achieving Value for Money (VFM). The Board has set efficiency objectives and utilises housing sector metrics to ensure that there is a focus on:

- ▶ improving customer experience and satisfaction;
- ▶ the quality and safety of all services;
- ▶ the safety and suitability of our homes;
- ▶ improving the efficiency and effectiveness of services;
- ▶ increasing financial capacity

Recruitment has improved since we moved to paying the Real Living Wage as a minimum and we continue to see the benefits of this pay policy as retention of staff has also improved and we have been able to reduce our reliance on agency staffing.

Value for Money Matrix

Brunelcare utilises data within both the Regulator for Social Housing Value for Money metrics and Housemark benchmarking data to monitor its activities in order to ensure that we continue to deliver value for money and make progress towards our strategic objectives.

The Scorecard sets out a number of indicators covering business health, outcomes delivered, effective asset management and operating efficiencies. An analysis of Brunelcare's score against each of these indicators is set out below. In addition to these sector-wide benchmarks we also have a series of internal metrics that monitor key risks to the business.

All of these metrics are monitored regularly by the Senior Leadership Team and Trustees to ensure that we focus on delivering the best value for our stakeholders.

Key Metrics

Metric 1: Reinvestment

Reinvestment %	Measure	BRUNELCARE		Benchmark		
		2023-24	2024-25	Lower quartile	Median	Upper quartile
Reinvestment as a percentage of existing stock	%	3.2%	4.8%	5.0%	7.4%	11.1%

Reinvestment measures expenditure on our existing estate to improve the quality of longevity of the buildings. We increased our spending in 2024-25 and expect to see further increases over the next three years as we improve the energy efficiency of our homes.

Metric 2: New Supply Delivered

New Supply Delivered %	Measure	BRUNELCARE		Benchmark		
		2023-24	2024-25	Lower quartile	Median	Upper quartile
Social housing units developed as % of owned	%	0.0%	0.0%	0.5%	1.4%	2.2%
Non-social housing units developed as % of owned	%	0.0%	0.0%	0.0%	0.0%	0.0%

This measure looks at the number of new social and non-social housing units developed in the year compared to the size of the entity. Brunelcare does not regularly develop new housing schemes but we expand our services when suitable opportunities arise.

Metric 3: Gearing

Gearing %	Measure	BRUNELCARE		Benchmark		
		2023-24	2024-25	Lower quartile	Median	Upper quartile
Gearing	%	-0.1%	-0.1%	34.4%	46.8%	56.0%

Gearing compares our net debt position to our net assets and is a measure of financial stability. Brunelcare currently has relatively low levels of debt which have reduced further following repayments in the year. Cash balances are currently high and offset the long-term loans. These reserves are needed for investment in our properties over the next strategy period as we improve energy efficiency.

Metric 4: Headline Social Housing Cost Per Unit

Headline Social Housing Cost Per Unit %	Measure	BRUNELCARE		Benchmark		
		2023-24	2024-25	Lower quartile	Median	Upper quartile
Total cost per unit (housing for older people)	£	9,967	10,004	4,503	5,113	6,607

This measures the efficiency with which we provide housing services to our residents by calculating an average cost per housing unit. Our costs are relatively high compared to the sector average, partly due to Brunelcare purchasing and recharging our residents' energy.

Metric 5: Operating Margin

Operating Margin	Measure	BRUNELCARE		Benchmark		
		2023-24	2024-25	Lower quartile	Median	Upper quartile
Operating margin social housing	%	14.4%	8.8%	14.3%	21.0%	26.5%
Operating margin overall	%	7.6%	6.8%	12.9%	19.8%	24.6%

The operating margin is an indication of profitability. It expresses operating surplus as a percentage of turnover. Our overall operating margins are low compared to the housing sector due to the inclusion of lower-margin care services plus, within housing, our purchase and recharge of energy on behalf of our residents. Brunelcare's overall operating margin percentage has decreased from last year - largely due to increased expenditure on our social housing sites. This includes a £470k increase in maintenance costs and £300k increase in major repairs costs.

Metric 6: Return on Capital Employed

Return on capital employed %	Measure	BRUNELCARE		Benchmark		
		2023-24	2024-25	Lower quartile	Median	Upper quartile
Return on capital employed	%	7.5%	5.2%	2.1%	2.9%	3.6%

The return on capital employed compares our surplus to our assets less current liabilities (so excluding longer term liabilities such as loans and deferred capital grants). The figure for Brunelcare is higher than the benchmark for housing associations due to our mix of services provided.

Financial Performance

Cash Flow And Working Capital Management

Cash balances at the year-end were strong at £10.4m which is the same as last year. Most of these funds will be used over the next two financial years to invest in retrofitting sites to improve their energy efficiency and enable them to meet EPC C by 2030.

We invest balances in rolling money market deposits to maximise interest received.

Accounting Policies

Brunelcare's principal accounting policies are set out on pages 77 to 105 of the financial statements and have been prepared in accordance with the Statement of Recommended Practice 2018.

Payment Of Creditors

In line with government guidance, Brunelcare's policy is to pay purchase invoices within 30 days of receipt, or earlier if agreed with the supplier. To achieve this, we perform weekly payment runs and one-off payments where required.

Our latest return to the Government's Payment Practices Service included:

Percentage of invoices paid within 30 days	64%
Percentage of invoices paid between 31 and 60 days	31%
Percentage of invoices paid after 60 days	5%

We paid 30% of our invoices outside of the agreed time. We are working to improve our turnaround times for authorising invoices for payment. The average number of days taken to pay invoices was 32.

Fixed Assets

Details of changes to Brunelcare's fixed assets are shown in notes 10,11 and 12 to the financial statements.



Reserves

At the end of the year Brunelcare had total reserves of £36.8m (2024: £33.4m). Within that figure, Revenue Reserves (“Free” Reserves) totalled £35.4m (2024: £31.9m).

Brunelcare generates net surpluses in each financial year which are reinvested in existing properties and services alongside new projects, and to provide reserves with which to meet any emergency funding requirements that may arise.

The Board is satisfied that the level of reserves reported is reasonable.

Treasury Management & Strategy

Brunelcare has a formal Treasury Management Policy which is approved by the Board. The purpose of the policy is to agree and maintain a framework within which the exposure to risk related to cash investments and borrowings can be managed.

The policy requires an Annual Report to the Board setting out the application of the policy for the past 12 months and the strategy for the next financial year.

Brunelcare’s current debt profile shows term loan borrowings from two lenders: Lloyds TSB and Capita Plc (Orchardbrook Limited).

Brunelcare agreed a new loan facility with CAF Bank in July 2025, providing up to £10m of borrowing, which provides us with the funding and liquidity needed for our long-term financial plan

Pension

The net liability valued by the scheme actuary for the Charity’s share of the SHPS defined benefit pension scheme decreased slightly in the year to £2.3m (2024: £3.3m), with the Charity making contributions into the scheme of £0.8m in the year.

The movements in the pension scheme funding are largely outside of the Charity’s control, but we continue to pay into the scheme, with other employers, to reduce the deficit over time. We ensure that our long term financial plans include a prudent view on how long these payments may be required for.

The Charity has also mitigated the risk of increased future deficits by closing our defined benefit scheme to new and current members at the end of March 2019.

Going Concern

Our Long-Term Financial Plan confirms the Board has a reasonable expectation that Brunelcare has adequate resources to continue in operational existence for the foreseeable future, being a period of twelve months after the date on which the report and financial statements are signed.

For this reason, it continues to adopt the going concern basis in the financial statements. Additional details are provided in the Independent Auditor’s Report on pages 67-68.

Board Internal Targets

The Board also uses internal operational targets as follows:

Target 1: Quality of care

Internal Measure	2022-23	2023-24	2024-25
1. 100% of our CQC regulated services are rated as 'Good' or 'Outstanding'	90.9%	100%	100%

Please see the section on the quality of our care services above, which provides a table showing our current CQC ratings. At the end of 2024-25, all care services were rated as "Good" or "Outstanding".

Target 2: Sickness absence

Internal Measure	2022-23	2023-24	2024-25
2. Reduce sickness absence in line with the social care sector average	5.76%	5.36%	4.95%

Sickness absence levels have decreased during 2024-25, however, this remains above our internal target (4.5%).

Target 3: Employee retention

Internal Measure	2022-23	2023-24	2024-25
3. Achieve an employment retention level of higher than 85%	72.54%	83.7%	84.7%

Across 2024-25, the performance has been above the target of 85% for 6 of those months. Q4 2024-25 has seen the performance drop consecutively each month. Employee retention remains a key issue in the care sector and continues to be a key part of our corporate strategy with a range of activities to support and improve this figure.

Target 4: Occupancy

Internal Measure	2022-23	2023-24	2024-25
4. Achieve a level of occupancy in care homes of higher than 95%	97.3%	95.5%	94.5%

Whilst occupancy levels across our care homes fluctuate across the year the average was 94.5% just below the target. The target had been met 58% (across 7 months) of 2024-25.

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Independent Auditor's Report

Independent Auditor's Report to the Members of Brunelcare

Opinion

We have audited the financial statements of Brunelcare ("The Charity") for the year ended 31 March 2025 which comprise the Statement of Comprehensive Income, the Statement of Changes in Equity, the Statement of Financial Position, Cash Flow Statement 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 Charity's affairs as at 31 March 2025 and of its income and expenditure for the year then ended;
- ▶ have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;

- ▶ have been prepared in accordance with the requirements of the Companies Act 2006, the Housing and Regeneration Act 2008 and the Accounting Direction for Private Registered Providers of Social Housing 2022.

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 association 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 Board's 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 association's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Board with respect to going concern are described in the relevant sections of this report.

Other information

The Board is responsible for the other information contained within the annual report. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and 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 this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- ▶ adequate accounting records have not been kept by The Charity; or
- ▶ a satisfactory system of controls over transactions has not been maintained; or
- ▶ the financial statements are not in agreement with the accounting records and returns; or
- ▶ we have not received all the information and explanations we require for our audit.

Responsibilities of the Board

As explained more fully in the Board's responsibilities statement set out on page 10, the Board is 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 Board determines 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 Board is responsible for assessing the association'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 Board either intends to liquidate the association or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

We obtained an understanding of the legal and regulatory frameworks within which the Charity operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements such as the Companies Act 2006, the Housing and Regeneration Act 2008 and other laws and regulations application to a registered social housing provider in England together with the Housing SORP. We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statements items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to the Charity's ability to operate or to avoid a material penalty. We also considered the opportunities and incentives that may exist within the Charity for fraud. The laws and regulations we considered in this context for the UK operations were requirements imposed by the Regulator of Social Housing, Charities Commission, health and safety, taxation and employment legislation.

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Board and other management and inspection of regulatory and legal correspondence, if any.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the timing of recognition of non-social housing income and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management, internal audit and the Audit Committee about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals, reviewing accounting estimates for biases, reviewing regulatory correspondence, designing audit procedures over the timing of non-social housing income and reading minutes of meetings of those charged with governance.

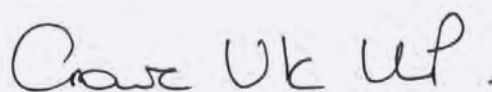
Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed

our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

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

Use of our report

This report is made solely to the Charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and section 128 of the Housing and Regeneration Act 2008. Our audit work has been undertaken so that we might state to the Charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity and the Charity's members, as a body, for our audit work, for this report, or for the opinions we have formed.

A handwritten signature in dark ink that reads "Crowe U.K. LLP." The signature is written in a cursive, slightly slanted style.

Crowe U.K. LLP
Statutory Auditor
4th Floor
St James House
St James's Square,
Cheltenham,
GL50 3PR

Date: 23 September 2025

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Statement Of Comprehensive Income

Statement of Comprehensive Income

For the year to 31 March 2025

	Notes	2024-25	2023-24
		£000	£000
Turnover	3	49,626	48,030
Operating costs	3,5,8	(46,253)	(43,267)
Operating surplus		3,373	4,763
Interest receivable	6	506	356
Interest payable	7	(746)	(773)
Surplus for the year		3,133	4,346
Actuarial gain/(loss) in respect of pension schemes	22	280	(731)
Total comprehensive income for the year		3,413	3,615

All the above results derive from continuing operations.

These financial statements were approved by the Board on 18 September 2025 and signed on its behalf by:



Graham Russell
Chair



Daniel Cooper
Company Secretary

The accompanying notes form part of these financial statements.

Statement of Changes in Equity

For the year to 31 March 2025

	Accumulated capital fund	Revenue Reserve	Total
	£000	£000	£000
Total funds at 1 April 2023	1,606	28,203	29,809
Surplus for the year	0	4,346	4,346
Other comprehensive income	0	(731)	(731)
Transfers	(61)	61	0
Total funds at 31 March 2024	1,545	31,879	33,424
Surplus for the year	0	3,133	3,133
Other comprehensive income	0	280	280
Transfers	(61)	61	0
Total funds at 31 March 2025	1,484	35,353	36,837



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Statement Of Financial Position

Statement of Financial Position

Statement of financial position at 31 March 2025

	Notes	2024-25	2023-24
		£000	£000
Fixed Assets			
Tangible fixed assets - properties	10	55,477	54,349
Tangible fixed assets - other assets	11	2,703	2,115
Intangible fixed assets	12	916	605
Total fixed assets		59,096	57,069
Current assets			
Properties held for sale	13	0	97
Stock		13	1
Debtors	14	4,627	4,192
Cash at bank and in hand		10,386	10,395
		15,026	14,685

Statement of Financial Position (Cont)

Statement of financial position at 31 March 2024

	Notes	2024-25	2023-24
		£000	£000
Creditors: amounts falling due within one year	15	(8,715)	(8,276)
Net current assets		6,311	6,409
Total assets less current liabilities		65,407	63,478
Creditors: amounts falling due after more than one year	16	(26,254)	(26,777)
Defined benefit pension liability	22	(2,316)	(3,277)
Net assets		36,837	33,424
Reserves			
Designated reserves		1,484	1,545
Revenue reserves		35,353	31,879
Total funds		36,837	33,424

These financial statements and accompanying notes were approved by the Board on 18 September 2025 and signed on their behalf:



Graham Russell
Chair



Daniel Cooper
Company Secretary

The accompanying notes form part of these financial statements.

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Cash Flow Statement

Cash Flow Statement

Cash flow statement for the year to 31 March 2025

	Notes	2024-25	2023-24
		£000	£000
Net cash inflow from operating activities	Note A	4,216	4,481
Cash flow from investing activities			
Interest received		601	328
Purchase of tangible fixed assets		(2,973)	(1,754)
Purchase of other fixed assets		(1,115)	(736)
Proceeds from sale of tangible fixed assets		584	554
		(2,903)	(1,608)
Cash flow from financing activities			
Interest paid		(605)	(636)
Repayments of borrowing		(717)	(724)
		(1,322)	(1,360)
Net change in cash and cash equivalents		(9)	1,513
Cash and cash equivalents at the start of the year		10,395	8,882
Cash and cash equivalents at the end of the year		10,386	10,395

Reconciliation of operating surplus to net cash inflow from operating activities for the year to 31 March 2025

	2024-25	2023-24
Note A	£000	£000
Surplus of the year	3,133	4,346
Adjustment for non-cash items:		
Depreciation and impairment of tangible fixed assets	1,977	1,806
Amortisation of intangible fixed assets	33	58
(Increase) /decrease in stock	(12)	2
(Increase) in debtors	(2,477)	(502)
Increase /(decrease) in creditors	2,943	(148)
Amortisation of government grants	(321)	(321)
Pension costs less contributions payable	(767)	(641)
Adjustments for investing and financing activities:		
Proceeds from the sale of tangible fixed assets	(533)	(536)
Interest payable	746	773
Interest receivable	(506)	(356)
Net cash inflow from operating activities	4,216	4,481

Statement of changes in net debt

For the year to 31 March 2025

	Cash and cash equivalents	Borrowings	Total
Net debt at 1 April 2024	10,395	(11,046)	(651)
Cash flow in the year	(9)	717	708
Net debt at 31 March 2025	10,386	(10,329)	57

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Notes To The Financial Statements

1. Legal Status

Brunelcare is a charity registered with the Charity Commission, under the Companies Act 2006, and with the Regulator for Social Housing as a social landlord. It is a company limited by guarantee, registered in England and Wales and, as such, has no share capital. The liability of the members, in the event of winding up, is limited to an amount not exceeding £1 per member.

Brunelcare meets the definition of a public benefit entity.

2. Accounting policies

2.1. Basis of accounting

The financial statements have been prepared in accordance with Financial Reporting Standard 102 - the applicable financial reporting standard in the UK and Republic of Ireland (FRS102) and the Statement of Recommended practice: Accounting by Registered Social Housing Providers 2018 and comply with the Accounting Direction for Private Registered Providers of Social Housing 2019.

The presentation currency of these financial statements is sterling. All amounts in the financial statements have been rounded to the nearest £1,000.

The accounting policies set out below have, unless otherwise stated, been applied consistently to all periods presented in these financial statements.

2.2. Accounting estimates and judgements

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities as at the balance sheet date and the amounts reported for income and expenditure during the year. The organisation based its estimates and assumptions on parameters available at the time the financial statements were prepared. Existing circumstances and assumptions about future developments may change due to market circumstances, legislation or other circumstances beyond the organisation's control. Such changes are reflected in the assumptions and estimates when they occur.

The judgements on estimated useful lives of property, plant and equipment have had the most significant effect on amounts recognised in the financial statements.

2.3. Estimated lives of Property, Plant and Equipment

At the date of capitalising tangible fixed assets, the organisation estimates the useful life of the asset based upon management's judgement and experience.

2.4. Impairment of trade and other receivables

The company makes an estimate of the recoverable value of trade and other account receivables. When assessing the impairment, management considers factors including the current credit rating of the account, the ageing profile and historical experience. See note 15 for the net position of debtors and associated provision.

2.5. Measurement convention

The financial statements are prepared on the historical cost basis with Investment Properties and the Pension Deficit marked to Fair Value based on external valuations.

2.6. Going Concern

Brunelcare has sufficient financial resources based on forecasts and current expectations of future sector conditions. As a consequence, the Board believes that Brunelcare is well placed to manage their business risks successfully. The Board considers that Brunelcare has adequate resources to continue in operational existence for the foreseeable future. The Board therefore continues to adopt the going concern basis in preparing these financial statements.

2.7. Turnover

Turnover represents housing property rental income and service charges receivable, care home fees, day centre and domiciliary care fees receivable, fees receivable for home care services provided based on care hours provided and income from donations, and Social Housing Grant amortisation.

2.8. Revenue Recognition

Rental income is recognised from the point when properties under development reach practical completion or otherwise become available for letting. Income from first tranche sales and sales of properties built for sale is recognised at the point of legal completion of the sale. Revenue grants are receivable when the conditions for receipt of agreed grant funding have been met. Charges for support services funded under Supporting People are recognised as they fall due under the contractual arrangements with Administering Authorities.

2.9. Value added tax

Brunelcare charges value added tax (VAT) on some of its income and is able to recover part of the VAT it incurs on expenditure. The financial statements include VAT to the extent that it is suffered by Brunelcare and not recoverable from HM Revenue and Customs. The balance of VAT payable or recoverable at the year-end is included as a current liability or asset.

2.10. Land and buildings

Works to existing properties are works which result in an increase in the net rental income, such as a reduction in future maintenance costs, or result in a significant extension of the useful economic life of the property in the business are capitalised. Subsequent additions have been, and future additions will be, taken in at cost, and a policy of periodic valuation has not been adopted.

2.11. Investment properties

Investment properties are fixed assets that we intend to sell for a capital gain. They are held at fair value and revalued annually until sale by an experienced third-party valuer.

2.12. Shared Ownership properties held for sale

Shared ownership first tranche sales completed properties for outright sale and property under construction are valued at the lower of cost and net realisable value. Cost comprises materials, direct labour and direct development overheads. Net realisable value is based on estimated sales price after allowing for all further costs of completion and disposal. Shared ownership properties are split proportionally between current and fixed assets based on the element relating to expected first tranche sales. The first tranche proportion of shared ownership properties is classed as a current asset in the Balance Sheet. Related sale proceeds will be included in Turnover in the year of sale. The remaining element of shared ownership properties is held in fixed assets and included in Shared Ownership Properties Held for Letting.

2.13. Leasehold properties held for sale

Buyback properties are valued at current market rates by an independent estate agent, prior to buyback. These are stated in the financial statements at the cost of the buyback. Buybacks are recognised in the accounts as a creditor when the deed of surrender has been received. Cash sales are recognised on completion with any sale proceeds included in Turnover and Costs of sales in expenditure.

2.14. Impairment

Housing properties which are depreciated over a period in excess of 50 years are subject to impairment reviews annually. Other assets are reviewed for impairment if there is an indication that impairment may have occurred.

Where there is evidence of impairment, fixed assets are written down to their recoverable amount. Any such write down is charged to the income and expenditure account.



2.15. Depreciation

Social housing properties are depreciated on a straight-line basis over their estimated useful lives under component accounting. These components are:

Component	Useful life
Structure	75 years
Pitched roof	50 years
Bathrooms	30 years
Doors & windows	30 years
Ground works	30 years
Wiring	30 years
Lifts	25 years
Heating/Water systems	20 years
Kitchens	20 years
Fire Alarm systems	15 years
Flat roof	15 years
Call systems	15 years
CCTV	10 years
Plant	5 years
Leasehold land	Lease Term

Freehold land is not depreciated.

Care homes are depreciated on a straight-line basis over their estimated useful lives under component accounting. Land is not depreciated. The land element for each property has been estimated at 15% of the total value, where not known.

2.16. Other fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is charged on a straight-line basis over their useful estimated lives:

Asset group	Useful life
Offices	75 years
Fixtures and fittings	5 years
Motor vehicles	5 years
Medical equipment	5 years
Office equipment	5 years
Computer equipment	4 years

2.17. Intangible fixed assets

Intangible fixed assets relate to computer software and are stated at historical cost, less accumulated amortisation and any provision for impairment. Amortisation is charged over the estimated useful economic life of up to four years.

2.18. Capitalisation limit

The 'de minimis' limit for the capitalisation of purchased fixed assets was £1,000 per item during the year.

2.19. Social housing grants

Social housing grant (SHG) is receivable from Homes England (formerly the Homes and Communities Agency) and is utilised to reduce the capital costs of housing properties, including land costs. SHG due or received in advance is included in creditors. SHG received in respect of revenue expenditure is credited to the income and expenditure account in the same period as the expenditure to which it relates.

SHG is subordinated to the repayment of loans by agreement with the Homes England. SHG released on sale of a property may be repayable but is normally available to be recycled and is credited to a Recycled Capital Grant Fund and included in the balance sheet in creditors.

2.20. Other capital grants

These include grants from local authorities and other organisations. Other grants are initially recognised at fair value as a long-term liability, specifically as deferred grant income and released through the statement of consolidated income as turnover over the life of the structure of housing properties in accordance with the accrual method applicable to social landlords accounting for housing properties at cost.

Grants in respect of revenue expenditure are credited to the statement of consolidated income in the same period as the expenditure to which they relate.

2.21. Interest payable

Interest is capitalised on borrowings to finance developments to the extent that it accrues in respect of the period of development, if it represents either:

- a) Interest on borrowings specifically financing the development programme after deduction of interest on social housing grant (SHG) in advance; or
- b) Interest on borrowings of the company as a whole after deduction of interest on SHG in advance to the extent that they can be deemed to be financing the development programme.

Other interest payable is charged to the income and expenditure account in the year.

2.22. Leases

Where Brunelcare enters into a lease, which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a 'finance lease'. The asset is recorded in the balance sheet as a tangible fixed asset and is depreciated over its estimated useful life or the term of the lease, whichever is the shorter.

Future instalments under such leases, net of finance charges, are included within creditors. Rentals payable are apportioned between the finance element, which is charged to the income and expenditure account, and the capital element, which reduces the outstanding obligation for future instalments.

All other leases are accounted for as 'operating leases' and rentals are charged to the income and expenditure account on a straight-line basis over the life of the lease.

2.23. Service charge sinking funds

Included within the housing units managed by the organisation are 15 leasehold units. Sinking funds are maintained for the two sites involved to cover medium term cyclical maintenance. In addition, a maintenance fund is maintained to cover day-to-day services. Within Community Services there are 56 units which also have a sinking fund.

2.24. Pension costs

Brunelcare is a member of the Social Housing Pension Scheme defined contribution section. In the year was also a member of the defined benefit section which provided benefits based on final pensionable pay or career average salary for some employees but was closed to new and existing staff in March 2019.

For the Social Housing Pension Scheme defined benefit section, scheme assets are measured at fair values. Scheme liabilities are measured on an actuarial basis using the projected unit credit method and are discounted at appropriate high quality corporate bond rates. The net surplus or deficit is presented separately from other net assets on the statement of financial position. A net surplus is recognised only to the extent that it is recoverable by the Group through reduced contributions or through refunds from the plan.

The current service cost and costs from settlements and curtailments are charged against operating surplus. Past service costs are recognised in the current reporting period. Interest is calculated on the net defined benefit liability. Remeasurements are reported in other comprehensive income.

2.25. Supporting People

Charges for support services funded under Supporting People are recognised as they fall due under the contractual arrangements with Administering Authorities.

2.26. Cyclical repairs and maintenance

Due to the number of properties held and the establishment of regular programmes of repair and maintenance, Brunelcare does not make provision for future works but charges actual costs incurred to the income and expenditure account unless capitalised under component accounting.

2.27. Tax

Brunelcare is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 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.

2.28. Liquid resources

Liquid resources are readily disposable current asset investments. They include some money market deposits, held for more than 24 hours, which can only be withdrawn without penalty on maturity or by giving notice of more than one working day.

2.29. Legacy income

Legacy income is recognised when entitlement is established, receipt is probable, and the amount can be reliably measured. Pecuniary legacies are recognised on notification, and residuary legacies when entitlement is confirmed and the amount can be reliably measured.

2.30. Reserves

Brunelcare establishes restricted reserves for specific purposes where their use is subject to external restrictions and designated reserves where reserves are earmarked for a particular purpose.

Brunelcare has a designated reserve which is the Accumulated Capital Funds reserve. Donations to capital appeals are accounted for as non-operating, ordinary activities in the Income and Expenditure Account and then taken to the designated Accumulated Capital Funds reserve. Transfers from the reserve are then made annually in proportion to the depreciation charge for the assets, which were purchased using the proceeds of the appeal.



3. Turnover, cost of sales, operating costs and operating surplus

TABLE A					
	Turnover	Cost of sales	Operating costs	Operating surplus/ (deficit)	Operating surplus/ (deficit) 2023-24
	£000	£000	£000	£000	£000
Social housing lettings (Table B)	11,557	0	(10,660)	897	1,812
Other social housing activity					
Charges for support services	360	0	(209)	151	131
Activities other than social housing					
Care homes	29,290	0	(27,317)	1,973	2,584
Market rent	88	0	(84)	4	(6)
Other	7,911	(408)	(7,575)	(72)	242
Legacies/donations	420	0	0	420	0
Total	49,626	(408)	(45,845)	3,373	4,763

Other non-social activities in the table consist mainly of delivering care to older people in their own homes.

TABLE B	General needs	Supported Housing	Shared ownership	Total 2024-25	Total 2023-24
	£000	£000	£000	£000	£000
Turnover from social housing lettings					
Rent receivable net of identifiable service charges	22	6,642	31	6,695	6,211
Service charges receivable	6	4,261	77	4,344	4,472
Other income	0	169	28	197	296
Amortised Government grants	1	219	20	240	240
Other grants amortised	0	81	0	81	81
Turnover from social housing lettings	29	11,373	156	11,557	11,300
Expenditure on social housing lettings					
Management services	6	2,552	73	2,631	2,108
Service charge costs	14	3,824	76	3,914	4,149
Routine maintenance	2	1,404	24	1,430	1,156
Planned maintenance	1	627	11	639	443
Major repairs expenditure	0	295	14	309	12
Depreciation	4	1,357	54	1,415	1,287
Bad debts	0	15	0	15	58
Other costs	2	294	11	307	275
Operating expenditure on social housing lettings	29	10,368	263	10,660	9,488
Operating surplus on social housing lettings	0	1,005	(108)	897	1,812
Void losses	0	111	0	111	94

Void losses are rental income lost as a result of property not being let, although it is available for letting.

4. Accommodation in management and development

At the end of the year units owned for each class of accommodation were:

	2024-25	2023-24
Social housing		
Social rent general needs housing	4	4
Social rent supported housing and housing for older people	1,100	1,100
Low-cost home ownership	24	24
Social leasehold units owned	0	15
	1,128	1,143
Social housing units owned but not managed		
Social housing units owned but not managed	10	10
Non-social housing		
Total non-social housing rental units owned	301	301
Non-social rental housing units managed but not owned	88	88
Non-social leasehold units owned	71	56
	460	445



5. Operating surplus

	2024-25	2023-24
	£000	£000
Depreciation of fixed assets	2,010	1,864
Operating lease rentals		
Plant and machinery	188	188
Land and buildings	904	922
Vehicles	70	59
Auditor's remuneration		
Audit of these financial statements	56	53

6. Interest receivable and other income

	2024-25	2023-24
	£000	£000
Income from short-term deposits	506	356
	<u>506</u>	<u>356</u>

7. Interest payable and similar charges

	2024-25	2023-24
	£000	£000
Bank loans and overdrafts	605	636
Pension remeasurement interest	141	137
	<u>746</u>	<u>773</u>

8. Employees

	2024-25	2023-24
	Number	Number
Average monthly number of employees	1,106	1,112
Average monthly employees, expressed as FTEs	885	919
	£000	£000
Employee costs		
Wages and salaries	27,076	24,087
Social security costs	2,365	2,331
Pension costs	872	627
	30,313	27,045

The average monthly employees, expressed as full-time equivalents, is calculated from monthly data collected by Brunelcare’s People team.

Brunelcare has the following numbers of staff (including directors) who received emoluments (excluding pension) of £60,000 or more, shown in bands of £10,000:

	2024-25	2023-24
	Number	Number
£60,000 to £70,000	9	9
£70,000 to £80,000	2	0
£80,000 to £90,000	2	3
£100,000 to £110,000	1	1
£110,000 to £120,000	1	1
£120,000 to £130,000	0	1

9. Board members and executive directors

The key management personnel are deemed to be the board members and executive directors.

Non-executive board members received honorarium payments totalling £29,000 during the year. Payment was introduced during 2023-24 in recognition of the complexity of the regulatory regime, property, landlord and finance functions and as the holders of substantial responsibilities in regard to safety of tenants and those receiving care.

The Charity Commission agreed to a clause being included in Brunelcare's Articles of Association that allowed the payment of Trustees.

The emoluments of the highest paid executive director, excluding pension contributions, was £119,453 (2024: £125,555).

The total emoluments of the executive directors, including pension contributions, were £581,534 for the year ended 31 March 2025 (2024: £569,871). The £581,537 was made up of salaries of £559,167 and pension contributions of £22,367.

10. Tangible fixed assets – properties

	Social housing properties	Shared ownership properties	Community services	Care homes	2024-25 total
	£000	£000	£000	£000	£000
Cost					
At 1 April 2024	66,538	1,547	482	18,019	86,586
Additions in year	2,055	0	0	919	2,974
Disposals	(108)	0	0	(100)	(208)
At 31 March 2025	68,485	1,547	482	18,838	89,352
Depreciation					
At 1 April 2024	(25,558)	(273)	(90)	(6,316)	(32,237)
Charge for the year	(1,380)	(58)	(9)	(354)	(1,801)
Released on disposal	86	0	0	77	163
At 31 March 2025	(26,852)	(331)	(99)	(6,593)	(33,875)
Net book value					
At 31 March 2024	40,980	1,274	392	11,703	54,349
At 31 March 2025	41,633	1,216	383	12,245	55,477

11. Tangible fixed assets – other assets

	Offices	Fixtures & Fittings	Computer equipment	Motor vehicles	2023-24 total
	£000	£000	£000	£000	£000
Cost					
At 1 April 2024	1,007	2,849	1,622	126	5,604
Additions in year	50	525	196	0	771
Disposals	(8)	(5)	0	0	(13)
At 31 March 2025	1,049	3,369	1,818	126	6,362
Depreciation					
At 1 April 2024	(132)	(2,660)	(571)	(126)	(3,489)
Charge for the year	(15)	(89)	(72)	0	(176)
Released on disposal	3	3	0	0	6
At 31 March 2025	(144)	(2,746)	(643)	(126)	(3,659)
Net book value					
At 31 March 2024	875	189	1,051	0	2,115
At 31 March 2025	905	623	1,175	0	2,703

12. Intangible fixed assets

	Computer software	2024-25 total
	£000	£000
Cost		
At 1 April 2024	911	911
Additions in year	344	344
At 31 March 2025	1,255	1,255
Amortization		
At 1 April 2024	(306)	(306)
Charge for the year	(33)	(33)
At 31 March 2025	(339)	(339)
Net book value		
At 31 March 2024	605	605
At 31 March 2025	916	916

13. Properties held for sale

	2024-25	2023-24
	£000	£000
Properties held for sale	0	97
	<u>0</u>	<u>97</u>

14. Debtors

	2024-25	2023-24
	£000	£000
Rents, fees and service charges receivable	2,554	2,700
Less provisions for bad debts	(311)	(734)
	<u>2,243</u>	<u>1,966</u>
Prepayments	838	1,228
Accrued income	1,546	998
	<u>4,627</u>	<u>4,192</u>

	2024-25	2023-24
	£000	£000
Rent arrears		
Housing current tenants	33	94
Housing former tenants	34	33
Extra care current tenants	31	23
Extra care former tenants	7	9
Gross social housing rent arrears	<u>105</u>	<u>159</u>

15. Creditors: amounts falling due within one year

	2024-25	2023-24
	£000	£000
Bank loans due within one year	729	717
Trade creditors	1,531	696
Rent and service charges received in advance	549	1,335
Other taxation and social security	980	798
Payroll costs	1,863	2,065
Other creditors	547	491
Accruals & Deferred income	2,516	2,174
	<u>8,715</u>	<u>8,276</u>

16. Creditors: amounts falling after more than one year

	2024-25	2023-24
	£000	£000
Bank loans	9,601	10,330
Other long-term creditors	691	614
Social housing grant	10,803	10,957
Other grants	5,159	4,791
Recycled capital grant fund	0	85
	<u>26,254</u>	<u>26,777</u>

17. Deferred capital grants

	Social Housing Grants	Other Grants
	£000	£000
Balance brought forward	11,195	4,791
Amortised in the year	(240)	(81)
Balance carried forward	10,955	4,710

Social housing grants received amounted to £17,934k (2024: £17,934k) and other grants received totalled £6,382k (2024: £6,382k).

18. Bank loan analysis

	2024-25	2023-24
	£000	£000
Bank loans due within one year	729	717
Bank loans due after one year	9,601	10,329
	10,330	11,046

The bank loans are secured by individual charges over individual properties.

The bank loans are repayable by instalments at fixed rates of interest ranging from 3.8% and 11.7% with three loans totalling £3,611k on SONIA rates. Based on the lender's earliest repayment dates, borrowings are repayable as follows:

	2024-25	2023-24
	£000	£000
Within one year	729	717
Between two and five years	2,389	2,674
After five years	7,212	7,655
	10,330	11,046

19. Financial commitments

Capital expenditure commitments were as follows:

	2024-25	2023-24
	£000	£000
Authorised by the Board but not contracted	4,832	10,268
Contracted but not delivered by the year-end	2,075	285

The above commitments will be financed using existing cash reserves and cash generated in the year.

The future lease payments payable under non-cancellable leases are as follows:

	2024-25	2023-24
	£000	£000
Land and buildings		
Less than one year	737	905
One to five years	2,948	3,621
Beyond five years	12,719	15,583
	<u>16,404</u>	<u>20,109</u>
Office equipment, computers and vehicles		
Less than one year	149	206
One to five years	372	532
Beyond five years	12	22
	<u>533</u>	<u>760</u>

20. Contingent liabilities

There were 7 Woodland Court properties remaining as at 31 March 2025 which are owned by the current residents where their lease includes a buyback obligation clause. As such, Brunelcare may be obliged to buy back these properties at some future date and the properties would then be resold. On 31 March 2025 no buyback clauses had been activated. These transactions are uncertain and therefore an amount has not been disclosed (2024: nil).

21. Related parties

The Social Housing Pension Scheme, managed by The Pensions Trust, is a related party. The details of the relationship are set out in Note 23.

22. Pension schemes

The Charity participates in two defined benefit pension schemes, the Social Housing Pension Scheme and the Growth Plan, both of which are multi-employer final salary schemes. Both schemes are now closed to members.

Brunelcare is aware of the Virgin Media v NTL Pension Trustees II Limited Court of Appeal judgement which may give rise to adjustments to the scheme. At present the legal process is incomplete and therefore we are unable to quantify any potential liabilities.

No adjustment has been made in these financial statements in respect of this potential issue.

Brunelcare is aware of the Virgin Media v NTL Pension Trustees II Limited Court of Appeal judgement which may give rise to adjustments to the scheme. At present the legal process is incomplete and therefore we are unable to quantify any potential liabilities.

22.1 Social Housing Pension Scheme – Defined Benefit section

The company participates in the Social Housing Pension Scheme (the Scheme), a multi-employer scheme which provides benefits to some 500 non-associated employers. The Scheme is a defined benefit scheme in the UK.

The Scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The last completed triennial valuation of the scheme for funding purposes was carried out as at 30 September 2023. This valuation revealed a deficit of £693m. A Recovery Plan has been put in place with the aim of removing this deficit by 31 March 2028.

The Scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the Scheme. Participating employers are legally required to meet their share of the Scheme deficit on an annuity purchase basis on withdrawal from the Scheme.

For accounting purposes, a valuation of the scheme is carried out with an effective date of 30 September each year. The liability figures from this valuation are rolled forward for accounting year-ends from the following 31 March to 28 February inclusive.

The latest accounting valuation was carried out with an effective date of 30 September 2024. The liability figures from this valuation were rolled forward for accounting year-ends from the following 31 March 2025 to 28 February 2026 inclusive.

The liabilities are compared, at the relevant accounting date, with the company’s fair share of the Scheme’s total assets to calculate the company’s net deficit or surplus.

The movement in the year in the pension scheme on the defined benefit approach is:

Fair value of plan assets, present value of defined benefit obligation and defined benefit asset/(liability)

	31st March 2025	31st March 2024
	£000	£000
Fair value of plan assets	13,702	14,388
Present value of defined benefit obligation	16,018	17,665
Deficit in plan	(2,316)	(3,277)
Unrecognised surplus	0	0
Defined benefit liability to be recognised	(2,316)	(3,277)



Reconciliation of opening and closing balances of the defined benefit obligation

	2024-25	2023-24
	£000	£000
Defined benefit obligation at start of period	17,665	17,775
Expenses	36	35
Interest expense	837	851
Actuarial gains due to scheme experience	637	(25)
Actuarial gains due to changes in demographic assumptions	0	(216)
Actuarial gains due to changes in financial assumptions	(1,953)	(45)
Benefits paid and expenses	(1,204)	(710)
Defined benefit obligation at the end of the period	16,018	17,665

Reconciliation of opening and closing balances of the fair value of plan assets

	2024-25	2023-24
	£000	£000
Fair value of plan assets at start of period	14,389	14,588
Interest income	696	714
Experience on plan assets (excluding amounts included in interest income) (loss)	(1,036)	(1,017)
Employer contributions	857	813
Benefits paid and expenses	(1,204)	(710)
Fair value of plan assets at the end of the period	13,702	14,389

Defined benefit costs recognised in Statement of Comprehensive Income

	2024-25	2023-24
	£000	£000
Expenses	36	35
Net interest expense	141	137
Defined benefit costs included in the Statement of Comprehensive Income	177	172

Defined benefit costs recognised in Other comprehensive income

	2024-25	2023-24
	£000	£000
Experience on plan assets (excluding amounts included in interest income) gain	(1,036)	(1,017)
Experience gains and losses arising on plan liabilities - (loss)	(637)	25
Effects of changes in the demographic assumptions underlying the present value of the defined benefit obligation - gain	0	216
Effects of changes in the financial assumptions underlying the present value of the defined benefit obligation - gain	1,953	45
Total actuarial gains and losses (before restriction due to some of the surplus not being recognisable) - gain	280	(731)
Effects of other changes in the amount of surplus that is not recoverable (excluding amounts included in the net interest cost) - gain/(loss)	0	0
Total amount recognised in Other Comprehensive Income – gain/(loss)	280	(731)

Assets

	31st March 2025	31st March 2024
	£000	£000
Global equity	1,535	1,434
Absolute return	0	562
Distressed opportunities	0	507
Credit relative value	0	471
Alternative Risk Premia	0	457
Liquid Alternatives	2,541	0
Private Equity	12	12
Emerging markets debt	0	186
Real Assets	1,640	0
Risk sharing	0	842
Insurance-linked securities	42	74
Property	686	578
Infrastructure	2	1,454
Private debt	0	566
High yield	0	2
Opportunistic Illiquid Credit	0	562
Investment Grade Credit	422	0
Private Credit	1,677	0
Credit	524	0
Cash	186	283
Long lease property	4	93
Secured income	229	430
Liability Driven Investment	4,150	5,856
Currency hedging	22	(6)
Net current assets	30	25
Total assets	13,702	14,388

None of the fair values of the assets shown above include any direct investments in the employer's own financial instruments or any property occupied by, or other assets used by, the employer.

Key assumptions

	31st March 2025	31st March 2024
	% per annum	% per annum
Discount rate	5.82	4.90
Inflation (RPI)	3.10	3.15
Inflation (CPI)	2.79	2.78
Salary growth	3.79	3.78
Allowance for commutation of pension for cash at retirement	75% of maximum allowance	75% of maximum allowance

The mortality assumptions adopted at 31st March 2025 imply the following life expectancies:

	Life expectancy at age 65
	Years
Male retiring in 2025	20.5
Female retiring in 2025	23.0
Male retiring in 2045	21.7
Female retiring in 2045	24.5

22.2. Social Housing Pension Scheme – Defined Contribution section

Brunelcare has a legal duty to enrol eligible employees into a qualifying workplace pension scheme and make contributions towards it. The employee is not required to take any action in order to become an active member of the scheme. An employee who has been automatically enrolled is free to opt out and get a refund of the contributions they have paid.

Brunelcare uses the Social Housing Pension Scheme - Defined Contribution Section to invest these contributions.

22.3. Social Housing Pension Scheme – The Growth Plan

The company participates in the scheme, a multi-employer scheme which provides benefits to some 521 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2023. This valuation showed assets of £514.9m, liabilities of £531.0m and a deficit of £16.1m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions		
From 1st April 2025 to 31st March 2028	£2,100,000 per annum	(payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 March 2028 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions		
From 1st April 2022 to 31st January 2025	£3,312,000 per annum	(payable monthly)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Present values of provision	31st March 2025	31st March 2024	31st March 2023	31st March 2022
	(£s)	(£s)	(£s)	(£s)
Present value of provision	5,870	2,351	5,033	7,895

Reconciliation of opening and closing positions

	Period ending 31 March 2025	Period ending 31 March 2024
	(£s)	(£s)
Provision at start of period	2,351	5,033
Unwinding of the discount factor (interest expense)	62	192
Deficit contribution paid	(2,397)	(2,876)
Remeasurement - impact of any change in assumptions	37	2
Remeasurement - amendments to the contribution schedule	5,817	0
Provision at end of period	5,870	2,351

Income and expenditure impact

	Period ending 31 March 2025 (£s)	Period ending 31 March 2024 (£s)
Interest expense	62	192
Remeasurement - impact of any change in assumptions	37	2
Remeasurement - amendments to the contribution schedule	5,817	0
Cost recognised in income and expenditure account	5,916	194

Assumptions

	31 March 2025 % per annum	31 March 2024 % per annum	31 March 2023 % per annum	31 March 2022 % per annum
Rate of discount	4.84	5.31	5.52	2.35

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

Deficit contribution schedule

	31 March 2025 (£s)	31 March 2024 (£s)	31 March 2023 (£s)	31 March 2022 (£s)
Year 1	2,094	2,397	2,876	2,876
Year 2	2,094	0	2,397	2,876
Year 3	2,094	0	0	2,394

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

It is these contributions that have been used to derive the company's balance sheet liability.

22.4. Scheme benefit review

We were notified in 2021 by the Trustee of the Scheme that it has performed a review of the changes made to the Scheme's benefits over the years and the result is that there is uncertainty surrounding some of these changes. The Trustee is seeking clarification from the Court on these items, and this process is ongoing with it being unlikely to be resolved before the end of 2025 at the earliest. It is estimated that this could

potentially increase the value of the full Scheme liabilities by £155m. We note that this estimate has been calculated as at 30 September 2022 on the Scheme's Technical Provisions basis. Until the Court direction is received, it is unknown whether the full (or any) increase in liabilities will apply and therefore, in line with the prior year, no adjustment has been made in these financial statements in respect of this potential issue.



18

Details of Key Individuals

Details of key individuals and organisations involved in the leadership, oversight and audit of Brunelcare in the year to 31 March 2025

TRUSTEES

Graham Russell	Chair of The Board
Harry Hayer	Vice Chair and Chair of the Remuneration, Nominations and Workforce Committee
Phil Hope	Senior Independent Director
Andrew Sloman	Chair of the Audit, Risk and Finance Committee
Nick Hooper	Chair of the Performance, Quality and Experience Committee
Alison Comley	
Kate Innes (Still)	<i>(Resigned 31 January 2025)</i>
Anthony Oldfield	
Jo Makinson	
Carol Slater	<i>(Appointed 1 July 2024)</i>

SENIOR LEADERSHIP TEAM

Oona Goldsworthy	Chief Executive Officer
John Rew	Director of Finance and Digital Services
Brian Whittaker	Director of HR and OD (Resigned on 15 August 2025)
Michelle Richards	Director of Housing Services
Sandra Payne MBE	Director of Nursing and Care Services
Mandy Collins	Company Secretary and Director of Corporate Governance (Resigned as Company Secretary 18 September 2024)

COMPANY SECRETARY

Daniel Cooper	(Appointed 19 September 2024)
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Further information on our Trustees and the Senior Leadership Team can be found on our website - www.brunelcare.org.uk/about-us/who-we-are/

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Registered Numbers

Company – 601847 (registered by guarantee)

Charity – 201555

Regulator for Social Housing – LH0269

Care Quality Commission registration no. CRT1-579008632

External Auditors

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Cheltenham, Gloucestershire GL50 3PR

Internal Auditors

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Victoria Street Bristol BS1 6AD

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Registered Charity 201555.



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We invest in people Standard