

AGE UK WESTMINSTER

England & Wales · Charity number 1018300

Details

Other names	AGE CONCERN WESTMINSTER, AGE UK ENTERPRISES (WESTMINSTER) LTD
Status	Registered
Legal form	Charitable company
Company number	02788761
Registered	1993-03-05
Register	View on the Charity Commission register

Contact

Address	Beethoven Centre Third Avenue London W10 4JL
Phone	02030045610
Email	enquiries@ageukwestminster.org.uk
Website	https://www.ageuk.org.uk/westminster/

Activities

Objects: THE OBJECTS OF THE CHARITY ARE TO PROMOTE THE FOLLOWING PURPOSES FOR THE BENEFIT OF THE PUBLIC AND/OR OLDER PEOPLE WITHIN THE AREA OF BENEFIT:3.1.1 PREVENTING OR RELIEVING THE POVERTY OF OLDER PEOPLE;3.1.2 ADVANCING EDUCATION;3.1.3 PREVENTING OR RELIEVING SICKNESS, DISEASE OR SUFFERING IN OLDER PEOPLE(WHETHER EMOTIONAL, MENTAL OR PHYSICAL);3.1.4 PROMOTING EQUALITY AND DIVERSITY;3.1.5 PROMOTING THE HUMAN RIGHTS OF OLDER PEOPLE IN ACCORDANCE WITH THE UNIVERSAL DECLARATION OF HUMAN RIGHTS;3.1.6 ASSISTING OLDER PEOPLE IN NEED BY REASON OF ILL-HEALTH, SOCIAL EXCLUSION OR OTHER DISADVANTAGE; AND3.1.7 SUCH OTHER CHARITABLE PURPOSES FOR THE BENEFIT OF OLDER PEOPLE AS THE CHARITY TRUSTEES FROM TIME TO TIME DECIDE;THE OUTCOME OF THIS BEING THE PROMOTION OF THE WELL-BEING OF OLDER PEOPLE.

Activities: AGE UK WESTMINSTER IS A PART OF A NETWORK OF SOME 300 AGE CONCERN AND AGE UK ORGANISATIONS AND IT IS AN AUTONOMOUS AND INDEPENDENTLY FUNDED ORGANISATION, OFFERING DIRECT SERVICES TO OLDER PEOPLE IN THE LONDON BOROUGH OF

WESTMINSTER. OUR ACTIVITIES COMPRISE:- INFORMATION AND ADVICE, HOME SERVICES AND BEFRIENDING.

Classification

- **How:** Makes Grants To Individuals, Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People

Geography

- **Area of benefit:** CITY OF WESTMINSTER AND SURROUNDING AREA
- City Of Westminster

Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£921,096	£842,016	£570,584	19
2023-09-30	£793,293	£806,805	£491,504	19
2022-09-30	£728,788	£671,457	£505,016	16
2021-09-30	£634,865	£574,191	£447,685	12
2020-09-30	£432,405	£395,735	-	-

Trustees

Name	Role	Appointed
Fiona Healy Connelly	Chair	2014-01-30
David Durnford-Slater		2020-06-04
David Kent-Lemon		2022-04-01
Dr Ann Black		2017-08-31
Joel Peter Levack		2023-09-14
Neil Carthy		2013-04-01
Rasika Meena Kaushik		2023-11-22

AGE UK WESTMINSTER

England & Wales - Charity number 1018300

Accounts

REGISTERED NUMBER: 02788761 (England and Wales)



AGE UK WESTMINSTER
(A company limited by guarantee)

Report and Financial Statements

Year ended: 30 September 2024

Charity no: 1018300

Company no: 2788761

AGE UK WESTMINSTER

**CONTENTS OF THE ANNUAL REPORT AND FINANCIAL STATEMENTS
for the Year Ended 30 September 2024**

	Page
Report of the trustees (Including legal and administrative information)	1
Report of the auditors	37
Consolidated statement of financial activities	40
Consolidated and charity balance sheets	41
Consolidated Cash flow statements	42
Notes forming part of the financial statements	43

AGE UK WESTMINSTER

**REPORT OF THE BOARD OF TRUSTEES
for the Year Ended 30 September 2024**

The trustees are pleased to present their annual directors' report together with the consolidated financial statements of the charity and its subsidiary for the year ending 30 September 2024 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).





CHAIR'S REPORT

As the Chair of Trustees, it is my privilege to reflect on another remarkable year for Age UK Westminster. In 2023/24, we faced many challenges, but thanks to the unwavering dedication of our staff, volunteers, and supporters, we continued to make a profound difference in the lives of older people across Westminster.

This year, we strengthened our commitment to tackling issues of isolation, loneliness, and financial hardship that impact so many older people in our community. The ongoing cost-of-living crisis demonstrates the importance of our work, as more residents turn to us for support and advice. From our Warm Hubs Lunch Club, which provided nutritious meals and companionship during the cold winter months, to our Digital Inclusion Service, which empowers older adults to stay connected in an increasingly digital world, every service has been designed with care and compassion.

The stories we've heard over the year—of friendships formed, confidence rebuilt, and independence regained—are a testament to the impact of our services. These successes would not be possible without our dedicated team, whose passion and expertise ensure that we continue to deliver high-quality services that truly meet the needs of Westminster's older community.

Collaboration has been central to our achievements. By strengthening partnerships with local businesses, healthcare providers, and community organisations, we have amplified our impact and expanded our reach. These partnerships are crucial as we prepare to meet the evolving needs of an aging population in the years ahead.

We remain grateful for the generosity of our donors and funders, whose support has enabled us to adapt and innovate. Their contributions have allowed us to sustain existing services, and plan for a future where no older person in Westminster feels forgotten or left behind.

Looking ahead, we are committed to expanding our services, deepening our partnerships, and ensuring that every older resident of Westminster has access to the resources they need to lead fulfilling lives. On behalf of the Board of Trustees, I want to extend my heartfelt thanks to everyone who has contributed to our success this year.

A handwritten signature in black ink, appearing to read 'Fiona Healy-Connelly'.

Fiona Healy-Connelly,
Chair



MESSAGE FROM CEO

As we reflect on another transformative year at Age UK Westminster, I am humbled by the incredible impact we have made together in supporting the older residents of our community. The past year has been marked by both challenges and opportunities, and thanks to your unwavering support, we have continued to provide vital services that address the needs of Westminster's older population.

This year, we strengthened our commitment to combatting loneliness, fostering independence, and ensuring older people are empowered to lead fulfilling lives. Our services have reached thousands of residents, providing not just services but moments of connection, care, and empowerment.

Our partnerships have been pivotal in expanding our reach and deepening our impact.

Collaborations with the NHS, local businesses, and the public sector have allowed us to tackle critical issues such as food insecurity, access to healthcare, and financial hardship.

This year also saw inspiring fundraising efforts, such as Orlagh Mannion's participation in the London Landmarks Half Marathon, which raised significant funds to support our services.

Stories like hers remind us of the power of community and the difference we can make when we come together for a common cause.

As we look ahead, our focus remains clear:

- To strengthen partnerships that enhance the delivery of our services.
- To adapt and innovate our services to meet the evolving needs of older residents.
- To champion the voices of Westminster's older people, ensuring their concerns are heard and addressed at every level.

I want to express my deepest gratitude to our staff, volunteers, donors, and partners. Your dedication and generosity make our work possible. Every meal delivered, phone call answered, and connection made is a testament to your commitment to our shared mission.

Thank you for standing with us as we continue to build a community where older people feel valued, supported, and empowered. Together, we can make Westminster a place where aging is celebrated, and everyone has the opportunity to thrive.

Mehfuz Ahmed,
CEO

ABOUT US

Age UK Westminster exists to promote the well-being of older people living in Westminster and to help make their lives a fulfilling and enjoyable experience. We focus on services that reduce financial hardship, disadvantage, and social isolation for older people in our local community.

We also work to provide opportunities for older residents to get involved in Age UK Westminster's volunteer programme and provide input in the development of future services.

Our key services are run by dedicated staff and volunteers and are reliant on the good will and support of the local community

Information & Advice

Team, we provide "drop-in surgeries" and appointments at community locations across the borough; outreach into the community, home visits for those who are housebound, and an enquiries line for information and signposting.

In-person & Telephone Befriending

This project provides weekly visits by a volunteer to older people to reduce their social isolation, particularly when they are housebound. Telephone contact is also available for those who prefer this option.

General & Older Volunteering

This project provides a wide range of volunteer opportunities suitable for all ages, needs and abilities with no upper age limit to who can apply.

Digital Inclusion

This project helps older residents make the most of the internet and their digital devices in later life and helps towards preventing loneliness and isolation.

Activities

We run a wide variety of activities that help to increase the level of social interaction & physical health of our members. These include specialist activities for those living with dementia and exercise at home sessions for housebound clients.

STATEMENT ON PUBLIC BENEFIT

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission’s general guidance on “charities and public benefit”. Age UK Westminster exists to promote the wellbeing of older people in Westminster and help to make later life a fulfilling and enjoyable experience. All benefits flow from this aim and are achieved through the many services areas which are described below. The beneficiaries are residents of the City of Westminster aged fifty and over. Whilst small charges are made for some services, no individual is excluded by inability to pay.

OUR PURPOSES AND ACTIVITIES

Objectives

Age UK Westminster’s principal aims are:

- to promote a positive attitude towards older people and ageing
- to influence and develop policies that affect older people
- to promote effective care and independent living for older people
- to encourage choice and opportunity for older people.
- to directly help as many older people as our resources allow



OUR MISSION AND OUR VALUES

OUR MISSION

Our aims are:

- To encourage choice and opportunity for older people.
- To be a direct service provider of high-quality services for older people.
- To ensure that older people are aware of, and have access to, the benefits to which they are entitled.
- To advocate on behalf of older people.
- To tackle issues such as isolation and loneliness within our local community.
- To promote positive attitudes towards older people and ageing.

Age UK Westminster will promote and support individual rights and choice within our services.

Users are entitled to:

- Have their cultural, ethnic, religious, sexual, and emotional needs respected.
- Enjoy freedom from threat, injury, insult, and ridicule in every aspect of their life.
- Enjoy their personal independence and personal choices and to receive help in achieving these.
- Users should be known by the name of their choice, be treated with dignity, and be assured that their personal and private matters will be treated in confidence.
- Care for themselves as far as they are able irrespective of how long this may take to accomplish.
- Be involved in decisions concerning the services they receive.
- Be kept informed of any future changes that may affect the services they receive.



AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2024

WHO WE SERVE

Age UK Westminster is dedicated to serving the diverse needs of its residents across all demographics. In this annual report, we present a comprehensive analysis of the demographics of our clients, providing valuable insights into the population we serve.

77% of our clients are aged 65 and above. This underscores the importance of our efforts in addressing the unique requirements of this demographic, including assisting clients accessing all benefits they're entitled to and opportunities for social engagement.

Geographically, our clients are spread across various wards within the Westminster area, with notable concentrations in Church St (11%), Queens Park (9%), Marylebone High St (7%), and Harrow Road (7%). This information enables us to allocate resources effectively and adapt our outreach strategies to better serve the specific requirements of each community.

Age

- 26% are aged 50-64
- 27% are aged 65-74
- 20% are aged 75-84
- 9% are aged 85 or older

Wards or Areas

Abbey Road: 6%, Bayswater: 4%, Bryanston & Dorset Sq: 1%, Church St: 9%, Churchill: 1%, Harrow Road: 7%, Hyde Park: 3%, Knightsbridge & Belgravia: 1%, Lancaster Gate: 3%, Little Venice: 7%, Maida Ward: 8%, Marylebone High St: 4%, Pimlico North: 5%, Pimlico South: 2%, Queens Park: 7%, Regents Park: 7%, St James: 3%, Tachbrook Road: 3%, Vincent Square: 5%, Warwick Road: 1%, West End: 5%, Westbourne: 6%.



OUR TRUSTEES

Our board of trustees are an elected group of individuals that has overall responsibility for the management of Age UK Westminster. The board seeks to ensure the best interest of service users in all types of management decisions.



Fiona Healy-Connelly
Chair of Trustees



Dr Ann Black Vice Chair



Ian Adams Trustee



David Durnford-Slater
Trustee



David Kent-Lemon Trustee



Neil Carthy Treasurer



Michele Mestrinaro Trustee



Joel Levack Trustee



Rasika Meena Kaushik Trustee

OUR IMPACT



19,455 number of client contacts

11,440 volunteer hours donated

1,102,020.62 financial gains for our clients

13,113 visitors to our website

OUR SERVICES

Information and Advice

The Information & Advice (I&A) team is dedicated to supporting older residents in Westminster by offering expert guidance and connecting them with a variety of services. Whether through Age UK Westminster or our trusted voluntary sector partners, we ensure individuals receive the assistance they need.

Our mission is to enable older people to live independently, confidently, and enjoyably by addressing their specific needs and challenges.

The team provides support in several key areas, including:

- Applying for welfare benefits
- Managing debt and finances
- Resolving housing issues
- Handling consumer matters, such as energy bills
- Completing forms and paperwork
- Offering advice and referrals to additional services

£1,102,020.62 gained for older people in Westminster

3,739 contacts made with older people, their families and carers

1,359 older people supported by the service

220 older people signposted to other services

226 Home visits

273 Internal referrals

1,791 issues identified

Information & Advice Case Study

Rosie lives with her disabled husband in a one-bedroom Housing association property. Her husband suffers from severe COPD (he is on an oxygen machine 23 hours a day). He is also housebound due to severe mobility problems. She is his main carer. She approached Age UK Westminster because they were struggling to pay their electricity bills. They were receiving all their benefits but still struggling financially. They were using more electricity due to her husband's health conditions. They had an outstanding electricity bill of £570 that they couldn't afford to pay. Their energy provider was threatening to send their case to a debt collecting company.

Action taken/support provided

She met with Age UK Westminster's adviser; the adviser called their energy provider and asked them to put the outstanding debt on hold while they explored options to help her. The energy provider agreed to this. The adviser referred her to Green doctor for energy saving tips and support. She also applied to one of our grants giving charities for a charitable grant to assist with the outstanding electricity bill. She was also referred to our in-house Cost of living support project for a Sainsbury's voucher worth £250 to assist with food support.

Outcomes

Rosie received a home visit from Green doctor who arranged for draft proofing to be put into their accommodation to keep the place warmer, therefore less electricity is used for heating. She was awarded a charitable grant for the full amount of £570 which was owed for their electricity bill, and she was also awarded a Cost-of-living support fund (Sainsbury's voucher of £250 for food support).

Social policy impact on client

Rosie was extremely grateful for the support she received from Age UK Westminster. She said that the financial support helped to reduce her stress and anxiety, and she was now able to budget better. She worried less about money. The draft proofing provided by Green doctor reduced the amount of heating needed which in turn reduced their electricity and gas bills. She said that "I never knew that help like this was available to people in our situation, I will recommend Age UK Westminster to friends in a similar situation."

Befriending

Age UK Westminster is dedicated to tackling social isolation among older residents in Westminster, recognising the significant impact loneliness can have on both mental and physical health. To address this issue, we offer a one-to-one befriending service for older adults who are vulnerable, live alone, or experience social isolation.

This service carefully matches individuals with kind and supportive local volunteers who commit to weekly visits. During these visits, Befrienders provide meaningful social interaction, emotional support, and companionship. They also encourage an active lifestyle by joining them on short walks and helping with light tasks.

For those who prefer or require remote support, we also provide a telephone befriending service. Volunteers make weekly 30-minute phone calls to one or more older adults at risk of loneliness, offering connection and reassurance. Research shows that regular phone conversations can have a positive impact on the mood and well-being of older people.

Through these personalised befriending services, Age UK Westminster is committed to reducing loneliness and fostering a sense of community, improving the overall quality of life for Westminster's older population.

91 Befriending matches

2,069 Befriending contacts- in- person

5,457 Befriending contacts- telephone

11,440 Befriending volunteer hours

Befriending Case Study

A 68-year-old client was referred by a mental health charity to assist with his general wellbeing in the hope of decreasing his loneliness and isolation. Due to his limited mobility, he does not go out often. He sometimes speaks to his elderly brother on the phone or with district nurses and carers who come around, but he was keen to have some alternate social contact.

He was matched with a Telephone Befriending volunteer in February 2024 and both the client and volunteer reported that they enjoyed their weekly chats. They enjoy talking about travel, current affairs, and the volunteer's life as a university student.

In June of 2024, the volunteer contacted us to explore the idea of a one-time face-to-face visit, as she had recently been on vacation in Vietnam and wanted to share a postcard, she thought that the client would like. The Befriending Coordinator facilitated this one-time visit and both the client, and the volunteer were excited to meet in person.

The postcard was shared, and the client was delighted with it. They spent an hour chatting about the client's radio and his favourite radio shows, and the Client shared how grateful he was for the Befriending service, saying that their chats help him to 'feel young again'.

The volunteer also noted how impactful the project has been to her life, as she gets to understand more about what life is like for somebody with decreased mobility in the 60+demographic.

Following the visit, they continue to call and share stories on the phone weekly. They hope to meet again in-person next year.

“My volunteer and I come from different worlds, but somehow, we get on so well. We go out shopping together and share our cultural differences. It's an excellent match!”

Volunteering

Our volunteers play a vital and irreplaceable role in enhancing the lives of older people in Westminster. With a diverse range of skills, extensive experience, and boundless creativity, our volunteer team achieves remarkable results, delivering invaluable support and services to our community.

We warmly welcome individuals of all ages and backgrounds who are keen to dedicate their time to supporting older people in Westminster. Our volunteer opportunities cover a wide variety of impactful roles, including:

[Our volunteer roles include:](#)

- Exercise at Home Programme
- 1:1 Walking Support
- Marketing and Communications
- MCST Dementia Support
- Telephone Enquiries and Signposting
- Digital Support
- Befriending
- Information and Advice
- Fundraising Officer
- Charity Shop Operations
- Administrative Support
- Client Service Support
- Volunteer Recruitment Support
- Translation Services

172 Age UK Westminster Volunteers

202 Corporate Volunteers

11,440 Volunteer Hours

24 volunteers aged 65+

£165,109.20 equivalent value of volunteer hours

Volunteering Case Study

“Before coming to Age UK Westminster, I had experience within social welfare law, volunteering at the Bristol Law Centre in their Welfare Benefits team.

I decided to volunteer at Age UK Westminster in the Telephone Enquiries and Signposting role as I was excited by the opportunity to gain frontline experience in advice work, supporting what is a vital organisation for older people as well as providing information on a broad range of issues. During my time volunteering, I was exposed to a great variety of situations with each call being different and challenging in its own way. As someone with existing experience, I found the role was particularly useful in gaining a new set of skills in quickly being able to understand the nature of the client’s situation and provide appropriate and effective advice. You’re often dealing with new areas of information with clients that can be vulnerable and emotionally challenging, so the work never feels repetitive or uninteresting.

I am particularly grateful to the support and training that I received from the Information and Advice team. I felt incredibly welcomed and included in the team and felt that my work was valued and important to the wider organisation. A particular highlight was the opportunity to sit-in on a team meeting with the Head of Services which gave me a better appreciation of the wider complexities of advice work. I was also grateful to be invited to attend Age UK Westminster’s Away Day at Kensington Place where I was able to meet the wider team.

I would highly recommend the role to anyone considering applying. As someone entering their final year of their degree, volunteering at this stage gave me a better sense of what I would like to pursue post-university and the sort of environment I would enjoy working in. Thank you, Age UK Westminster!”

Christmas Project

Amid the cheer and festivities, the holiday season can amplify feelings of loneliness for older people. At Age UK Westminster, we strive to bridge this gap with our annual Christmas Project.

For over 20 years, this initiative has embodied the true spirit of the season, ensuring that no older person in Westminster spends Christmas Day without a friendly visitor, a thoughtful gift, and a festive meal.

On Christmas Day 2023, Age UK Westminster and St. Paul's Boys School united to deliver 300 festive lunches to Westminster's most vulnerable older residents.

Each delivery was far more than a meal. Volunteers, brimming with holiday spirit, knocked on doors with meals, gifts, and warm smiles. For many, this visit brought immense comfort.

Age UK Westminster also made December 2023 truly special for older residents by hosting 18 festive events. These included:

- Christmas lunches
- Afternoon teas
- Carol singing events
- Art and craft workshops like wreath and card making.

These activities brought together 378 older people, fostering connection, joy, and new friendships throughout the festive season.

This ambitious project was only possible thanks to the generosity of donors, supporters, and volunteers. Funding came from trusted partners such as Edward Harvist Trust, Paddington Charities, Kindness Studio, and corporate supporters including GIC Singapore, Wallacea Living, and Urban Leisure. Contributions from BAIN & Co, Johnson Matthey, and Wates further bolstered the initiative.

11

festive activities

£14,500

raised

9

corporates supported the projects

250+

volunteers

650 Clients benefitted from the project

Activities

Age UK Westminster offers a diverse array of activities and services to support older people in the local community.

As a charity with over 70 years of experience, we are deeply committed to helping older adults live independently, stay active, and remain engaged with their local surroundings.

During the 2022/2023 period, this included:

Exercise Classes: We provided a variety of exercise classes designed to help older people maintain their strength, balance, and flexibility, enabling them to stay active and healthy.

Social Clubs: Our social activities and events offered older adults the opportunity to make new friends and enjoy a range of enriching pursuits, such as arts and crafts, games, and outings to local attractions.

Coffee Mornings with Informative Talks: These allowed our clients to learn something new in the company of like-minded older adults, fostering a sense of community and intellectual stimulation. Through this diverse array of activities and services, Age UK Westminster is dedicated to supporting the overall wellbeing of older people in our local community.

“Thank you for all the marvellous events and meetings you and your colleagues arrange for golden oldies in Westminster. I get to as many as I can, and they are always so welcoming.”

536 Clients participated in Activities

325 Activities Held

4,896 Attendances

Digital Inclusion

Age UK Westminster helps residents aged 50+ gain confidence and knowledge in using digital devices like smartphones, tablets, iPads, and laptops.

The service offers both group sessions and one-on-one support, catering to individual learning preferences and needs.

Whether it's connecting online to access local services, shopping online, learning to use Zoom for virtual activities, setting up email and WhatsApp accounts, or staying in touch with loved ones through video calls, Age UK Westminster's Digital Inclusion Service is here to help.

Becoming digitally connected can reduce feelings of isolation, loneliness and can improve physical and emotional wellbeing.

Topics covered included: Computer basics, Email & Skype, Using the internet, Internet security, Music & audio, Smartphones & tablets, Social networking and government services, shopping & banking Online.

“I had the good fortune to meet with your volunteers at a library digital support drop-in and they sorted me out with WhatsApp on my new phone.”

162 Clients

1045 Client contacts

50 1:1 sessions

59 group sessions

Digital Inclusion Case Study

A 55-year-old, Arabic speaking female suffered a stroke which caused memory loss, slight mobility issue and suffering from depression joined the project in May 2024. She wanted to learn how to use devices including her mobile phone. We provided her with a loan tablet and introduced her to some helpful sites.

Although client have stated no hobbies or interests, she was happy to learn further, and we supplied her with a refurbished laptop for her personal use.

Client wished to improve her English, so we did a bit of research regarding Online learning sites we also looked up swimming classes for improving her mobility. We continued her training, but client was suffering from fatigue and could not fully concentrate on during her training sessions and so were cut short or cancelled on various days. In July her doctor changed her medication and a month later her energy level significantly improved.

She wishes to move, and we registered her with Westminster Housing solution online and we found out that she was already registered so we received the telephone number for her advisor and continued to train her on how to bid online for suitable accommodation.

She also requested that she was ready to learn “better” English, so we proudly registered her with Westminster Adult Education Services for ESOL course. Client had problems with her utility bills, and we registered her online to provide her own meter readings for gas and electricity.

She still prefers to do her grocery shopping by venturing to her local supermarket, so we had a walk down to her local coffee shop for a training session. We went through the NHS App. She lasted the whole hour but wanted to leave once more patrons entered the coffee shop.

We will shortly be completing her training and will introduce her to Activities and Events.

Dementia Support

Age UK Westminster provides a range of activities designed to support memory and cognitive function for people living with dementia.

Through the Maintenance Cognitive Stimulation Therapy (MCST) programme, participants engage in meaningful and stimulating activities proven to help maintain memory and mental abilities. These sessions offer a fun, supportive environment where individuals can connect with others and form new relationships.

MCST activities include:

- Discussions
- Word games
- Quizzes
- Physical activities
- Creative and musical activities

Additionally, the Heart of Westminster Memory Café, run in partnership with The Salvation Army's Regent Hall, offers a relaxed and welcoming space for individuals with dementia, their families, friends, and carers.

At the Memory Café, attendees can enjoy a mix of informative talks, advice and support, entertainment, and engaging activities, fostering a sense of community and connection.

“I enjoyed my time with the others in the MCST sessions, we were like a family. I can only join Memory Cafe now. I like it here as well.”

45 Specialist MCST sessions

11 Hearts of Westminster Memory cafes

381 attendances at group sessions

82 Clients accessing the projects

Dementia Support Case Studies

Case study 1

After a diagnosis of vascular dementia 10 years ago Lexi (76) began to find herself not being invited out with friends and began to find herself increasingly isolated. Lexi worried it was because she could not keep up or contribute to conversations as she used to which only exacerbated her feeling of isolation and depression. Our Maintenance Cognitive Stimulation Therapy (MCST) programme has given Lexi a place where she can be herself and be with people who share the same issues as her. It has helped her connect to a network of support and make friends. There is no judgement in the group -as she said-, the participants can be themselves, there is lots of laughter and lots of understanding.

Case study 2

May (79), who is originally from Asia, was diagnosed with dementia 6 years ago. May has been living in a care home where there is not enough activity for people living with dementia. May often looks sad when she arrives to the MCST sessions. She then speaks her native tongue with tears in her eyes. She misses her Asian family and always wants to go back home to see them. During the MCST sessions she is supported by one of our volunteers who can speak with May in her native language. May's interaction with the volunteer lifts her mood and helps her participating in the sessions. We can often see May laughing during the sessions and she also speaks English with other group members. By the end of the sessions May is usually happy and has a smile on her face as she waves goodbye.

Case study3

Zara (82) was diagnosed with Alzheimer's disease 8 years ago. She attended the MCST sessions for more than a year. Zara was a core member of the MCST group which also served as social activity for her. Zara does not have family and relied on the help of friends and social workers. She was always taken to the venue because she could have been easily lost. As Zara's dementia has progressed, she found it difficult to participate in group discussions and conversations. Moreover, her orientation skills have suffered significantly. Her helpers were not always available to collect her after the group sessions therefore our leaders walked her home on those occasions.

It is very sad when a participant's cognitive decline is so advanced that it hinders them from group discussions or group activities. In this case, as it happened to Zara as well, the group is no longer suitable for them, and they have to exit the group. Our leaders, however, supported Zara to find alternative solutions for her.

Warm Hubs Lunch Club

Age UK Westminster's Warm Hubs Lunch Club provided a welcoming and supportive space for older residents in the Lancaster Gate ward during the challenging winter months of 2023-2024. This initiative offered not only a nutritious meal but also, an opportunity for social connection and access to vital support services.

Designed for individuals aged 50+ at risk of isolation or loneliness—whether living alone or without nearby family and friends—the lunch club served as a lifeline for those affected by the cost-of-living crisis. Attendees were greeted with warmth and care, enjoying hot meals while receiving information and referrals to additional Age UK Westminster services, such as befriending, dementia support, and benefits advice.

The lunch club also celebrated special occasions and holidays, fostering a sense of community and togetherness. For many, it served as an entry point to the broader range of services offered by Age UK Westminster, raising awareness about ways to enhance independence and overall wellbeing.

This essential service highlighted Age UK Westminster's community-focused approach, addressing immediate needs like food insecurity while proactively combating the long-term impacts of loneliness. By bringing people together and providing practical support, the Warm Hubs Lunch Club embodied the charity's mission of helping older residents lead fulfilling and connected lives.

32 Clients who participated in Lunch club

23 Sessions

306 attendances

Ukrainian Response Team Support – New Launched June 2024

Age UK Westminster partnered with the Ukrainian Response Team to introduce a specialised support initiative aimed at older Ukrainian residents in Westminster.

This person-centred project offers tailored assistance through a dedicated link worker available one day per week, supported by a small team of Ukrainian-speaking volunteers.

The goal is to enhance access to Age UK Westminster's services and community activities while fostering trust and engagement within the community.

Projects Activities;

- The link worker will offer personalised guidance and encouragement for older people Ukrainian residents to participate in Age UK Westminster's activities, access support services, and connect with external local resources.
- An escorting service will be available to assist individuals in attending activities and appointments.
- A small team of Ukrainian-speaking volunteers will be recruited and trained to support service delivery, provide escorting, and offer companionship as befrienders.
- Surveys and focus groups will be conducted with older Ukrainian residents to identify their preferred activities and services. Feedback gathered will be used to adjust and tailor Age UK Westminster's services to better align with the community's needs.

32 Clients who participated in Lunch Club

23 sessions

306 attendances

Exercise at Home

At Age UK Westminster, we understand the importance of staying fit and active, especially for those who may find it more challenging. Our Exercise at Home sessions are designed to improve mobility, build strength, and help reduce stress levels.

This service provides tailored, home-based exercise sessions for individuals who may be housebound, living with chronic conditions, experiencing mobility or balance issues, or struggling with daily activities.

“It’s not just about staying physically active; it’s about building a routine and maintaining discipline. I never expected that committing to these sessions would bring me such a sense of purpose and achievement.”

364 Number of clients contacts

42 Clients accessing the service

168 Exercises session delivered

62 Supported walking sessions

“Each session brings me one step closer to independence. I feel stronger and more confident in managing my own health, and I’m so thankful for the support I’ve received from my volunteer.”

Exercise at Home case study

Introduction

Maria, a participant in the Age UK Westminster Exercise at Home project, has been engaged in regular sessions with a volunteer over the past few months. This program, tailored to support older adults, has positively influenced her daily life, particularly in maintaining mobility and fostering a sense of routine.

Background

Maria experiences chronic knee pain, which causes significant swelling and limits her mobility. Additionally, she has long-standing back pain that further complicates her ability to stay active. Before joining the project, she found it difficult to incorporate movement into her daily life due to these physical limitations.

Engagement with the Program

Maria joined the Exercise at Home program after learning about it through Age UK Westminster. She viewed the project as "a very good idea" and "very necessary" given her situation. Prior to participating, she often took the "lazy option," avoiding physical activity, which she recognised wasn't beneficial for her health.

The project provided Maria with structured sessions tailored to her capabilities, encouraging her to engage in movement regularly. Despite her knee and back conditions, she found the exercises manageable and a step in the right direction toward maintaining physical activity.

Impact on Daily Life and Wellbeing

Since participating in the program, Maria has seen a positive shift in her daily routine. While her knee condition hasn't significantly improved due to the nature of her injury, she notes that the sessions "gets me moving, which is a good thing." The regularity of the sessions has instilled discipline in her, helping her avoid sedentary habits and embrace a more active lifestyle.

Before joining, Maria often struggled to motivate herself to move, but the structured sessions have created a new routine. She recalls one day when she felt particularly fatigued and tempted to skip her exercise session. However, she remembered the commitment she made to herself and her volunteer. "It's like a promise I've made," she said. "Once I start, I feel better afterwards, and I can't let myself down."

This newfound discipline has helped Maria cultivate a sense of accomplishment beyond just physical activity. The sessions have provided her with a routine, enabling her to "Move around a bit more," and contributing to her overall sense of wellbeing. Maria feels more confident in her ability to stay active, despite her physical challenges.

Wellbeing & Connections

Age UK Westminster's Wellbeing & Connections Service provides vital assistance to older Westminster residents as they return home after a hospital stay or major health event. This free service from our Wellbeing & Connections team supports those aged 60 and over in making the adjustment back to independent living.

Once referred, our team arranges an initial home visit with the client to conduct an assessment identifying their immediate needs. We can provide short-term help with essential tasks like light shopping, picking up prescriptions, contacting GPs, and serving as a friendly point of contact during those first crucial weeks at home.

Following these initial visits, clients are connected to ongoing Age UK Westminster services such as Befriending, Exercise at Home, and Digital Inclusion, as well as to other relevant charities, council services, and community organisations. This holistic approach ensures a smooth transition and promotes long-term independence.

Referrals can be made directly by older adults or through family, friends, health workers, or medical professionals.

The service reflects Age UK Westminster's dedication to empowering older residents to age well. By easing the transition home, we help build a foundation for sustained independence and improved wellbeing.

55 Clients assessed

646 contacts

“Thank you for helping my sister to get in touch with her GP following the complications of her operation. Even though I’m in New Zealand, it’s been great being able to contact you about our concerns for her and know that you would be in touch with her directly.”

Awareness Raising Campaigns

Smart Meters Awareness Raising

Age UK Westminster successfully conducted a Smart Meters Awareness campaign aimed at older residents to improve understanding and adoption of smart meters for energy efficiency.

Key activities included:

- Training staff and volunteers to provide guidance on smart meter usage.
- Distributing printed materials and holding information sessions at community centres.
- Reaching residents with tailored support and advice.

1,210 people reached

650 people given advice

Earlier detection Cancer Screening Awareness

In collaboration with the NHS, Age UK Westminster led an awareness initiative focusing on the importance of early cancer detection through screening. Key elements included:

- Hosting health talks in local venues.
- Sharing screening guidelines via leaflets, social media and newsletters.
- Directly supporting residents to attend screening appointments.

1,090

People reached via face-to-face
Interactions

2,500

People reached online and via printed
communications

Future Plans

As Age UK Westminster looks ahead, we remain dedicated to building on our successes and continuing to provide vital support to older people in our community. Our focus for the coming year is centred on two key priorities: strengthening partnerships and increasing impact.

Strengthening Partnerships

We aim to deepen our collaborations with local organisations and stakeholders to expand our reach and resources:

- Collaborating with healthcare providers
- Partnering with local businesses
- Co-ordinating with other organisations

Enhancing Our Impact

We are committed to ensuring our services continue to make a meaningful difference in the lives of older residents:

- Adapting and improving services: Through regular review and refinement, we will evolve our programs to better meet the changing needs of our community.

We are excited about the future and remain steadfast in our mission to enrich the lives of older people in Westminster. By working together with our partners and stakeholders, we can continue to make a lasting and positive difference in the community we serve.

Create a Community Hub

To further enhance our service delivery and ensure a warm, welcoming space for older people in Westminster, we plan to create a community hub that will serve as a central point for access to information, advice, support, activities, and resources. This hub will be designed to foster social connections, provide vital services, enable older people and their family members to feel engaged, supported, and feel part of a larger community. It will also offer a place where individuals can easily access reliable information and guidance on a variety of issues affecting older people residing in Westminster, from health and financial matters to local services. We believe this hub will play a crucial role in reducing isolation, promoting health and well-being, and empowering older people to live independently.

Funding

Age UK Westminster is funded through a variety of sources, including grants, donations, and income generated from our own fundraising activities.

Grants

One of the biggest sources of funding for Age UK Westminster comes from grants. We receive funding from both local and national grant givers, which helps to support our core programs and services. This grant funding is often provided on a yearly basis and is subject to certain conditions and requirements.

Donations

We also rely heavily on donations from individuals and organisations. These donations come from a variety of sources, including members of the public who want to support the charity's work, local businesses, and philanthropic organisations. Donations are typically used to support specific projects or initiatives, such as funding our dementia support program or digital inclusion services.

Fundraising Activities

In addition to grants and donations, we also generate income through our own fundraising activities. This can include events, online campaigns, and other initiatives. The funds raised through these activities are used to support the charity's ongoing work and to help expand our programs and services. We are deeply grateful for the support of all our funders, whose generosity enables us to continue providing vital services and support to older adults in our community.

We are deeply grateful for the support of all our funders, whose generosity enables us to continue providing vital services and support to older adults in our community.

Volunteer Awards Ceremony 2024



Activities Highlights



AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2024

FINANCIAL REVIEW

The financial statements cover the consolidated activities of Age UK Westminster for the year ended 30 September 2024. The year has seen a surplus in financial performance with a positive net movement of funds of £79,080 (2023: £13,512- deficit). Our Total Funds balance is now £570,584 (2023: £491,504).

The charity staff have continued to focus on making grant applications to funding bodies that appreciate our wide volunteer base and expertise in identifying the needs of older people in our area. Income from Charitable Activities rose to £921,096 (2023: £793,293) and income from donations, legacies and fundraising were £53,026 (2023: £124,363).

Overall expenses at the group rose to £842,016 (2023: 806,805) as the charity personnel base expanded in line with the increased funding received over the last several years and to crucially support the vulnerable members of our community. The increase in charitable activity expenditure rose to £703,660 (2023: £676,402) is a result of us deploying our restricted funds on the projects for which they were granted. The cost of raising funds was higher than the previous year at £138,356 (2023: £130,403).

Our support costs increased to £76,654 (2023: £74,454) due mainly to our requiring the rental of a second office at our Beethoven Centre site and our need to increase our communication output to ensure that our community was made aware of all the different ways we could support them. Support costs comprise 11% (2023: 14%) of the Charity's expenditure (defined as Total expenditure less trading subsidiary expenses). While we aim to cover our support costs by donations, legacies and fundraising in some years that is not the case and our support costs are then met from our unrestricted funds balance. We are increasingly trying to obtain total cost recovery from our funding partners where the nature of the project makes that possible.

Bid writing to charitable trusts and other grant giving bodies continued in a more competitive environment. We are grateful to all our donors and funders for their support Bid writing to charitable trusts and other grant giving bodies continued in a more competitive environment. We are grateful to all our donors and funders for their support.

RESERVES POLICY

The Board aims to hold 3-6 months' expenditure as free reserves in these uncertain times. At 30th September 2024, the group held £570,584 in total funds (2023: £491,504), of which £146,780 (2023: £122,925) are restricted. Subtracting these, designated funds and fixed assets leaves £313,106 (2023: £234,079) free reserves which equates to 4.7 months (2023: 3.4 months) of group expenditure.

In setting the reserves policy the board of trustees considers the level and stability of the charity's income; the cost of ceasing operations if funding is withdrawn; the charitable objectives of the charity; and the future expenditure plans of the charity.

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2024

FIXED ASSETS

Movements in fixed assets are disclosed in notes 10 and 11.

TRADING SUBSIDIARY

The subsidiary trading company, Age UK Enterprises (Westminster) Limited, operates charity shops in the northern part of the borough. Our older shop is located on busy Harrow Road but consequently requires paying a high annual rent. Trading at this shop has been satisfactory.

The subsidiary owes the charity £8,997 (2023: £8,142) which consists of a five-year loan with monthly payments of principal and interest and monies owed on the inter-company account. The balance on the loan is £nil (2022: nil). The subsidiary is making all payments on time and we do not expect the loan to be redeemed early. The loan is secured by substantially all the assets of the subsidiary company and the debenture has been registered with Companies House.

The trading subsidiary donates any taxable profits to the charity as disclosed in note 21.

RISK MANAGEMENT

The major risks to which the charity is subject have been identified by the board as including (*mitigating actions in italics*):-

- a) We may not achieve the same level of grant funding or donations as in previous years – *We are making an increased number of grant applications. Our improved financial stability should increase our funders' faith in our ability to deliver on our promises.*
- b) Management structure - The size and funding structure of the charity precludes employing a dedicated management layer – *Increase unrestricted cash flow to employ or equip current staff to take on additional management roles.*
- c) Our charity shop might suffer from a deteriorating trading environment – *Current shop trading is satisfactory and closely monitored. The board receives monthly trading reports with early warning triggers.*
- d) Service demands - We have seen the demand for our services increase amongst older people living in Westminster. This has resulted in additional pressures on our projects and employees and a long waiting period particularly for our I&A and Befriending services - *to meet the increased demands additional funding to be sourced.*

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2024

PLANS FOR THE FUTURE

Age UK Westminster is strategically focussed on the following priority items:

- Be the first choice of support for older residents in Westminster
- Increase the number of older residents with whom we are in contact
- Deliver support to a wider range of socio-economic groups including the Black and Ethnic Minority Groups
- Develop and expand the organisation in new and creative ways to support and engage older Westminster residents

We intend to fulfil these aims through a number of parallel initiatives:

- By re-doubling our already extensive efforts to work with our fellow Age UK partners in the development of sustainable Bi-Borough initiatives
- Increasing our organisation's skills and expertise in areas of concern for older people and in response to need
- Increase involvement of Service Users and feedback to guide service development

We look forward to a period of selective and sustainable growth in our efforts to address the increasing needs of older people in the City of Westminster.

REFERENCE AND ADMINISTRATION DETAILS

- a) CHARITY NAME: Age UK Westminster, a company limited by guarantee.
- b) CHARITY NUMBER: 1018300
- c) COMPANY NUMBER: 2788761
- d) REGISTERED OFFICE: Beethoven Centre, Third Avenue, London, W10 4JL
- e) TRUSTEES (as at date of signing of the accounts):
- | | |
|-------------------|-----------------------|
| I Adams | (resigned March 2024) |
| A Black | (Vice Chair) |
| N Carthy | |
| D Durnford-Slater | |
| F Healy Connelly | (Chair) |
| M Mestrinaro | |
| D Kent-Lemon | |
| J Levack | |
| R Meena Kaushik | |
- f) AUDITORS: Goldwins
Chartered Accountants and Statutory Auditors
75 Maygrove Road
London, NW6 2EG
- g) BANKERS: Lloyds Bank
195-197 Edgware Road, London, W2 1ET

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Age UK Westminster is a charity and company limited by guarantee, established in 1947 and governed by a Memorandum and Articles of Association. Its mission is “to promote the well-being of older people in the City of Westminster to help make later life a fulfilling and enjoyable experience”.

The Board of Trustees of Age UK Westminster governs its affairs. Trustees are also directors of the Company. The Articles of Association provide for The Board of Trustees to be composed of six elected members and up to four co-opted members. The Board takes overall responsibility for ensuring that the financial, legal and contractual duties of the charity are met and that there are satisfactory systems of financial and other controls. It decides on policy and strategy and ensures the organisation fulfils its objectives. The Board meets monthly, except for August and December and Board Meetings are attended by the Chief Executive and such other staff as are required from time to time.

Day-to-day management of the charity rests with the Chief Executive, Mehfuz Ahmed, who reports to the Board of Trustees. Accounting and financial management is performed for the charity on a voluntary basis by the Treasurer. The Board receives monthly reports on the operational performance of the charity’s projects from the Chief Officer and it also receives management accounts detailing the current financial situation and near-term cash flow projections from the Finance Manager.

The Board reviews its composition regularly to ensure that it contains a diverse and relevant range of talents and experience and that there are no skills gaps among its members. New trustees are inducted via a briefing on the charity structure and its aims and a meeting with the Chair, the Chief Officer and another trustee.

Age UK Westminster is a member of The Age England Association and of Age UK London. Due to the small size of the charity, we have, from time to time, been grateful to Age UK London for assistance in managing various aspects of the charity where specialised knowledge and experience was required but was not contained in the Board of Trustees or among the staff. Among other initiatives Age UK London have assisted us with a review of the charity shop, advice and instruction on bid writing, HR matters and general strategic direction.

**REPORT OF THE BOARD OF TRUSTEES - continued
for the Year Ended 30 September 2024**

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

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

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

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

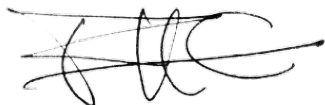
The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets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

In so far as the trustees are aware:

- there is no relevant information of which the group's auditor is unaware, and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

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

By order of the board of trustees



Fiona Healy-Connelly,
Chair

18 June 2025

**REPORT OF THE INDEPENDENT AUDITOR'S
TO THE MEMBERS OF AGE UK WESTMINSTER - continued**

Opinion

We have audited the financial statements of Age UK Westminster for the year ended 30 September 2024 which comprise the consolidated Statement of Financial Activities, the group and parent Charity's Balance Sheets, group's statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the groups and Charity's affairs as at 30 September 2024 and of its income and expenditure for the year then ended:
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

The trustees are responsible for the other information. 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, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

REPORT OF THE INDEPENDENT AUDITOR'S TO THE MEMBERS OF AGE UK WESTMINSTER - continued

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report (incorporating the directors' report) have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

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

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of the trustees

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

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

Our 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 are set out below.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Detecting, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting of the risks of fraud and responding whether they have knowledge of any actual or suspected fraud;

**REPORT OF THE INDEPENDENT AUDITOR'S
TO THE MEMBERS OF AGE UK WESTMINSTER - continued**

- The internal controls in place to mitigate risks related to fraud or non-compliance with laws and regulations.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We performed analytical procedures to detect any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the 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.

Anthony Epton

**Anthony Epton (Senior Statutory Auditor)
for and on behalf of
Goldwins Limited
Statutory Auditor
Chartered Accountants
75 Maygrove Road
West Hampstead
London NW6 2EG**

18 June 2025

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(including summary income and expenditure account)
for the Year Ended 30 September 2024

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Income:						
Donations and legacies	2	53,026	-	-	53,026	124,363
Charitable activities:	3					
Advice for Life		-	-	296,968	296,968	194,267
Embrace our community		5,000	-	420,718	425,718	340,903
Income from other trading activities		119,643	-	-	119,643	131,023
Investment Income	4	25,741	-	-	25,741	2,737
Total income		203,410	-	717,686	921,096	793,293
Expenditure:						
Costs of raising funds	5	138,356	-	-	138,356	130,403
Charitable activities:	6					
Advice for Life		33,486	-	273,113	306,599	256,299
Embrace our community		43,168	-	353,893	397,061	420,103
Total expenditure	7	215,010	-	627,006	842,016	806,805
Net income / (expenditure) for the year		(11,600)	-	90,680	79,080	(13,512)
Transfers between funds	16	66,825	-	(66,825)	-	-
Net movement in funds		55,225	-	23,855	79,080	(13,512)
Reconciliation of funds:						
Funds brought forward on 1 October 2023		268,579	100,000	122,925	491,504	505,016
Total funds carried forward at 30 September 2024		323,804	100,000	146,780	570,584	491,504

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 16 to the financial statements.

The attached notes form an integral part of these financial statements.

AGE UK WESTMINSTER (REGISTERED NUMBER 2788761)

Balance Sheet

As at 30 September 2024

	Notes	Group 2024 £	Group 2023 £	Charity 2024 £	Charity 2023 £
FIXED ASSETS					
Tangible Assets	10, 11	10,698	7,256	369	1,935
Investments	12	385,666	27,245	400,666	42,245
Total Fixed Assets		<u>396,364</u>	<u>34,501</u>	<u>401,035</u>	<u>44,180</u>
CURRENT ASSETS					
Debtors	13	7,496	3,894	16,493	12,036
Cash at bank and in hand		313,779	591,307	292,676	546,146
Sum of Current Assets		<u>321,275</u>	<u>595,201</u>	<u>309,169</u>	<u>558,182</u>
CURRENT LIABILITIES					
Creditors: amounts falling due within one year	14	(147,055)	(138,198)	(144,482)	(136,555)
Net Current Assets		<u>174,220</u>	<u>457,003</u>	<u>164,687</u>	<u>421,627</u>
Total net assets		<u><u>570,584</u></u>	<u><u>491,504</u></u>	<u><u>565,722</u></u>	<u><u>465,807</u></u>
FUNDS					
Restricted Funds	16	146,780	122,925	146,780	122,925
Unrestricted Funds:					
General Funds		323,804	268,579	318,942	242,882
Designated Funds		100,000	100,000	100,000	100,000
Total unrestricted funds		<u>423,804</u>	<u>368,579</u>	<u>418,942</u>	<u>342,882</u>
Total Funds		<u><u>570,584</u></u>	<u><u>491,504</u></u>	<u><u>565,722</u></u>	<u><u>465,807</u></u>

The trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The attached notes form an integral part of these financial statements.

The financial statements were approved and authorised for issue by the trustees on 18th June 2025 and signed on their behalf by:



.....
Fiona Healy-Connelly, Chair



.....
Neil Carthy, Treasurer

AGE UK WESTMINSTER (REGISTERED NUMBER 2788761)

Cash Flow Statement

As at 30 September 2024

	2024 Group £	2023 Group £	2024 Charity £	2023 Charity £
OPERATING ACTIVITIES				
Net Income	78,834	(13,512)	99,915	(11,186)
Adjustments:				
Debtors	(3,602)	21,760	(4,457)	20,691
Creditors	9,203	46,897	7,927	47,600
Depreciation	5,260	3,955	1,566	1,566
Total Adjustments:	10,861	72,612	5,036	69,857
Net cash provided by operating activities	89,695	59,100	104,951	58,671
INVESTING ACTIVITIES				
Investment in Fixed Assets	(8,702)	-	-	14
Investment in subsidiary company				
Investment in new project	(358,521)	(27,245)	(358,421)	(27,245)
Net cash provided by investing activities	(367,223)	(27,245)	(358,421)	(27,231)
FINANCING ACTIVITIES				
Loan from Parent Charity	-	-	-	-
Net cash provided by financing activities	-	-	-	-
Net cash increase/(decrease) for period	(277,528)	31,855	(253,470)	31,440
Cash at beginning of period	591,307	559,452	546,146	514,706
Cash at end of period	313,779	591,307	292,676	546,146

**NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 30 September 2024**

1 Accounting policies

(a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102 - effective 1 January 2015) - (Charities SORP FRS 102) and the Companies Act 2006.

The charitable company meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

(b) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

(c) Basis of Consolidation

These financial statements consolidate the results of the charity and its wholly owned subsidiary on a line-by-line basis. Transactions and balances between the charity and its subsidiaries have been eliminated from the consolidated financial statements. Balances between the companies are disclosed in the notes of the charity's balance sheet. A separate statement of financial activities, or income and expenditure account, for the charity itself is not presented because the charity has taken advantage of the exemptions afforded by section 408 of the Companies Act 2006

(d) Income

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

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred. Income received in advance for the provision of specified service is deferred until the criteria for income recognition are met.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised, and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be reliably measured, and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

(e) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

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

(f) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2024

(g) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

(h) Expenditure and irrecoverable VAT

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

- Costs of raising funds comprise of trading costs and the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.
- Expenditure on charitable activities includes the costs of activities undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

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

(i) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back-office costs, finance, personnel, payroll and governance costs which support the charity and its activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 6.

(j) Tangible fixed assets and depreciation

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation schedules in use are as follows:

Leasehold improvements	over the life of the lease
Equipment & fittings	over 1 – 3 years

(k) Finance and operating leases

Rental charges are charged on a straight-line basis over the term of the lease.

(l) Debtors

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

(m) Creditors and provisions

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

(n) Pensions

On 1 February 2016 we automatically enrolled all eligible employees into a Legal & General defined contribution pension scheme. Employees who are not eligible may enrol at their discretion.

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2024**

2 Income from donations and legacies

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Donations	23,894	-	23,894	28,363
Legacies	29,132	-	29,132	96,000
	53,026	-	53,026	124,363

3 Income from Charitable Activities

	Unrestricted	Restricted	2024	2023
Advice for Life:				
Age UK	-	31,224	31,224	18,120
Citizens Advice Westminster	-	77,575	77,575	55,769
City Bridge Trust	-	23,540	23,540	58,676
City of Westminster:	-	51,667	51,667	8333
Gamble Aware	-	17,051	17,051	29,453
GLA Voter ID Awareness	-	10,000	10,000	20,000
London Income- Age Uk	-	-	-	3,616
Greater London Authority	-	3,000	3,000	-
NEA	-	7,314	7,314	-
National Lottery	-	74,897	74,897	-
Thrive Tribe	-	700	700	300
Total For Advice for Life:	-	296,968	296,968	194,267
Embrace Our Community:				
Age UK	-	3,745	3,745	32,791
Bain & Company	-	-	-	790
City of Westminster	-	83,797	83,797	23,892
CNWL NHS Foundation Trust	-	118,426	118,426	76,586
Dance West	-	-	-	1,320
Elise Pilkington Charitable Trust	-	-	-	8,500
Francis Winham Foundation	-	10,000	10,000	-
French Huguenot Church of London	-	6,000	6,000	-
Garfield Weston	-	-	-	23,333
GIC	-	-	-	2,864
Good Things Foundation	-	4,200	4,200	138
Goodera	-	397	397	428
Howard de Walden Estate	-	17,500	17,500	13,750

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2024**

Hyde Park Place Estate	-	6,000	6,000	-
IlliquidX Christmas Donation	-	-	-	1,000
Investment Income	25,741	-	25,741	-
London Community Foundation	-	-	-	10,000
London Marathon Foundation	-	29,000	29,000	-
Masonic Charitable Foundation	5,000	-	5,000	5,000
McLay Dementia Trust	-	10,000	10,000	-
Mercers' Company	-	31,250	31,250	31,167
National Lottery	-	-	-	9,964
NHS NW London	-	3,000	3,000	-
NHS NW London	-	-	-	2,000
Open Age CAC	-	-	-	18,720
Paddington Welfare Charities	-	7,000	7,000	1,000
Portman Foundation,	-	-	-	5,000
Redevco Foundation	-	146	146	12,850
RMG London	-	1,000	1,000	-
Robert McAlpine Foundation	-	-	-	10,000
Robert Seifert	-	518	518	-
QPCC	-	-	-	3,000
Strand Parish Trust	-	6,000	6,000	5,000
The Big Give	-	7,293	7,293	-
The Nagle Family Foundation	-	-	-	10,000
The Percy Bilton Charity	-	4,974	4,974	-
Swire Charitable Trusts	-	-	-	10,000
WAES	-	31,590	31,590	10,758
Wates Group Ltd	-	181	181	216
Westminster Alms-houses	-	7,000	7,000	5,000
Westminster Amalgamated Charities	-	12,968	12,968	1,168
WCGL (TFL)	-	2,500	2,500	2,500
Other Donations	-	16,233	16,233	2,168
Total for Embrace Our Community:	-	420,718	451,459	340,903
Total for Charitable Activities	30,741	717,686	748,427	535,170

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2024**

4 Investment Income

The group's investment income of £25,741 (2023: £2,737) arises from money held in interest bearing deposit accounts.

5 Cost of raising funds

	2024	2023
	£	£
Trading company expenditure (note 21)	114,337	107,011
Fundraising costs	24,019	23,392
	138,356	130,403
	138,356	130,403

6 Analysis of expenditure on charitable activities

		Advice For	Embrace the	Support	Gov	Total	Total
Expense Classification	Basis of Allocation	Living	Community	Costs	Costs	2024	2023
		£	£	£	£	£	£
Staff costs	Direct	242,592	329,837	-	-	572,429	571,063
Grants to individuals	Direct	-	632	-	-	632	1,707
Activities and events	Direct	29,162	19,022	-	-	48,184	20,237
Volunteer Costs	Direct	1,359	4,402	-	-	5,761	5,927
Premises	Floorspace	-	-	22,856	-	22,856	23,996
Communication and computers	Staff time	-	-	21,606	-	21,606	30,136
General office and staff costs	Usage	-	-	27,020	-	27,020	14,302
Other support costs	Usage	-	-	3,672	-	3,672	6,034
Audit	Direct	-	-	-	1,500	1,500	3,000
Fundraising	Direct	-	-	-	-	-	-
		273,113	353,893	75,154	1,500	703,660	676,402
Support Costs		32,736	42,418	(75,154)	-	-	-
Governance Costs		750	750	-	(1,500)	-	-
Total Expenditure (2024)		306,599	397,061	-	-	703,660	-
Total Expenditure (2023)		256,298	420,104	-	-	-	676,402

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2024

7 Total expenditure

	Staff Costs £	Depreciation £	Other Allocated Costs £	Total 2024 £	Total 2023 £
Cost of generating funds:					
Fundraising and publicity	24,019	-	-	24,019	23,392
Trading company expenditure	57,122	3,694	53,521	114,337	107,012
Charitable expenditure	540,369	1,566	160,225	702,160	673,294
Governance costs	-	-	1,500	1,500	3,107
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total resources expended	621,510	5,260	215,246	842,016	806,805
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Of the total expenditure £215,010 (2023: £207,965) was unrestricted and £627,006 (2023: £598,840) was restricted.

8 Net income for the year:

	2024 £	2023 £
This is stated after charging:		
Auditors' remuneration		
Audit Fee	4,200	4,200
Depreciation on owned assets	5,260	3,955
	<hr/> <hr/>	<hr/> <hr/>

The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2024: £nil). No trustees were reimbursed expenses during the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

9 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2024 £	2023 £
Wages and Salaries	534,238	535,943
Social security costs: employer's national insurance	37,127	37,341
Employer's contribution to defined contribution pension schemes	39,805	38,345
Other staff costs	10,340	7,800
	<hr/>	<hr/>
	621,510	619,429
	<hr/> <hr/>	<hr/> <hr/>

There were no employees whose emoluments as defined for taxation purposes amounted to over £60,000 in the year.

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2024**

The key management personnel of the charity are the trustees, the Chief Officer, Head of Services, the Business Development & Fundraising Manager, The community Service Manager and the Information and Advice Manager. The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2023: £nil). No trustees were reimbursed expenses during the year (2023: £NIL). No charity trustee received payment for professional or other services supplied to the charity (2023: £nil). The total employee benefits including pension contributions of the 5 key management personnel in 2024 were £216,668 (2023: £221,702).

Pension costs are allocated to activities in proportion to the related staffing costs incurred.

Cognisant of its responsibilities for charitable and public money Age UK Westminster pays only statutory redundancy pay but occasionally enhances settlements with pay in lieu of notice.

The average number of employees, calculated on a full-time equivalent basis, analysed by function was:

	2024 Number	2023 Number
Charitable activities	17.00	16.90
Cost of raising funds (charity shop)	1.80	1.80
Management and administration of the charity	-	-
	18.80	18.70
Total	18.80	18.70

10 Tangible fixed assets - Group

	Leasehold improvements	Furniture and equipment	Total
	£	£	£
Cost			
At 1 October 2023	28,584	13,377	41,961
Additions	8,715	-	8,715
Disposals	(6,850)	-	(6,850)
At 30 September 2024	30,449	13,377	43,826
Depreciation			
At 1 October 2023	23,276	11,442	34,718
Charge for year	3,694	1,566	5,260
Disposals	(6,850)	-	(6,850)
At 30 September 2024	20,120	13,008	33,128
Net book value at 30 September 2024	10,329	369	10,698
At 30 September 2023	5,307	1,949	7,256
	=====		

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2024

11 Tangible fixed assets – Charity

	Computer Equipment	Office Furniture	Total
	£	£	£
Cost			
At 1 October 2023	9,384	1,637	11,021
Additions	-	-	-
Disposals	-	-	-
At 30 September 2024	9,384	1,637	11,021
Depreciation			
At 1 October 2023	7,449	1,637	9,086
Charge for year	1,566	-	1,566
Disposals	-	-	-
At 30 September 2024	9,015	1,637	10,652
Net book value at 30 September 2024	369	-	369
At 30 September 2023	1,935	-	1,935

12 Investments

	2024 £	2023 £
Charity:		
Shares in subsidiary trading company at cost	15,000	15,000
Investment in AGE UK power of Attorney scheme	13,622	27,245
Quilter Cheviot	372,044	-
Total	400,666	42,245

13 Debtors

	Group 2024 £	Group 2023 £	Charity 2024 £	Charity 2023 £
Trade debtors	7,496	3,894	7,496	3,894
Amount owed by subsidiary (Note 21)	-	-	8,997	8,142
Prepayments and other accrued income	-	-	-	-
	7,496	3,894	16,493	12,036

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2024**

14 Creditors: amounts falling due within one year

	Group 2024 £	Group 2023 £	Charity 2024 £	Charity 2023 £
Trade creditors	9,481	4,323	9,448	4,814
Taxation and social security costs	8,855	10,735	8,855	10,735
Credit Cards	1,941	2,081	1,941	2,081
Accruals and deferred income	126,778	121,059	124,238	118,925
	147,055	138,198	144,482	136,555
	147,055	138,198	144,482	136,555

15 Financial commitments

At 30 September 2024 the group has annual commitments under non-cancellable leases as follows:

	2024 Land and Buildings £	2023 Land and Buildings £
Lease payments due:		
In less than one year	33,000	33,000
In one to five years	144,000	141,000
In more than five years	36,000	72,000
	213,000	246,000
Total of commitments:	213,000	246,000

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2024**

16 Statement of funds 2024

	At 30 Sep 2023 £	Income £	Expenditure £	Transfers £	At 30 Sep 2024 £
General Reserve	216,544	83,767	(100,673)	66,825	266,463
Designated Reserve	100,000	-	-	-	100,000
Pension Reserve	-	-	-	-	-
Charity Total	316,544	83,767	(100,673)	66,825	366,463
Subsidiary	52,035	119,643	(114,337)	-	57,341
Total Unrestricted Funds	368,579	203,410	(215,010)	66,825	423,804
Restricted funds:					
Advice for life	-	296,968	(273,113)	-	23,855
Embrace our community	122,925	420,718	(353,893)	(66,825)	122,925
Total Restricted Funds	122,925	717,686	(627,006)	-	146,780
Total Funds	491,504	921,096	(842,016)	-	570,584

The General Reserve represents the free funds of the charity.

Designated Reserve has been created to ringfenced funds towards the creation of a community hub to house all our services in one building for the benefit of all our client.

The restricted funds balance as at 30 September 2024 represents income provided from the sources listed above which was received during the year but not yet fully utilised.

Purposes of restricted funds:

Befriending Project – Provide face to face support to vulnerable older people who are experiencing social isolation.

Digital Inclusion (formerly IT @Home) – help our clients make the most of the internet and electronic devices.

Give & Receive - Offer inclusive volunteering opportunities to Westminster residents aged 60 plus.

Information & Advice – Give advice in one-to-one sessions, mainly regarding benefits.

Love Your Community – Outreach to residents of Marylebone and surrounding areas.

Visual Impairment – Provide specific assistance to visually impaired older residents of Westminster.

CNWL – Tackling social isolation through digital inclusion.

CBT – Supporting people going through extreme life event like bereavement, homelessness etc

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2024**

Statement of funds 2023

	At 1 Oct 2022 £	Income £	Expenditure £	Transfers £	At 30 Sep 2023 £
General Reserve	356,499	31,980	(100,954)	(70,981)	216,544
Designated Reserve	-	100,000	-	-	100,000
Pension Reserve	-	-	-	-	-
Charity Total	356,499	131,980	(100,954)	(70,981)	316,544
Subsidiary	28,023	131,023	(107,011)	-	52,035
Total Unrestricted Funds	384,522	263,003	(207,965)	(70,981)	368,579
Restricted funds:					
Advice for life	9,069	194,267	(226,574)	23,238	-
Embrace our community	111,425	336,023	(372,266)	47,743	122,925
Total Restricted Funds	120,494	530,290	(598,840)	70,981	122,925
Total Funds	505,016	793,293	(806,805)	-	491,504

17 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The members of the company are the trustees named in the Report of the Board of Trustees. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

18 Related party transactions

There were no related party transactions in the year to 30 September 2024 (2023: £nil). There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

One of our trustees, Ian Adams, is a councillor and was previously Lord Mayor of Westminster City Council. Westminster City Council funds our Information & Advice project via the Westminster Advice Services Partnership, our Direct Payments project and various ad hoc projects via the Edward Harvist Trust. Westminster City Council is indirectly our landlord for our office for which we pay a market rent. Ian was appointed Lord Mayor of the City of Westminster for the 2017-18 year, and he kindly chose us as one of his selected mayoral charities.

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2024

19 Control

The charitable company is controlled by the trustees.

20 Analysis of group net assets between funds

	Restricted funds £	Designated funds £	General funds £	Total £
Fund balances at 30 September 2024 are represented by:				
Tangible fixed assets	-	-	10,698	10,698
Investment	-	-	385,666	385,666
Current assets	146,780	100,000	74,495	321,275
Current liabilities	-	-	(147,055)	(147,055)
	-----	-----	-----	-----
Total net assets	146,780	100,000	323,804	570,584
	=====	=====	=====	=====

Analysis of group net assets between funds 2023

	Restricted funds £	Designated funds £	General funds £	Total £
Fund balances at 30 September 2023 are represented by:				
Tangible fixed assets	-	-	7,256	7,256
Investment	-	-	27,245	27,245
Current assets	122,925	-	472,276	595,201
Current liabilities	-	-	(138,198)	(138,198)
	-----	-----	-----	-----
Total net assets	122,925	-	368,579	491,504
	=====	=====	=====	=====

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 30 September 2024

21 Subsidiary company

The charity owns the whole of the issued ordinary share capital of Age UK Enterprises (Westminster) Limited, a company registered in England. One of these shares is held in trust for the company by one of our trustees, Neil Carthy.

The subsidiary is used for non-primary purpose trading activities of which the principal activity is running charity shops. Any net profit is gifted to the charity. Corporate income is treated as donations. All activities have been consolidated on a line-by-line basis in the SOFA.

As of 30 September 2024 the subsidiary company owes in addition £8,997 (2023: £8,142) on the inter-company account.

A summary of the results of the subsidiary is shown below:

	Total 2024 £	Total 2023 £
Turnover	119,643	131,022
Cost of Sales	(1,607)	(1,133)
Gross Profit	<u>118,036</u>	<u>129,889</u>
Administrative expenses	(112,730)	(105,879)
Loan interest paid to parent company	-	-
Donation to parent company	-	-
Net Profit / (Loss)	<u>5,306</u>	<u>24,010</u>

Funders

We couldn't be there for older people in Westminster without the much-needed support we receive from the following funders:

- Westminster Adult Education Service (WAES) Community Learning Fund
- Paddington Charity
- VHC Community Chest Grant
- Westminster Amalgamated Charity
- Lancaster Gate Ward Funding
- Edward Harvist Trust
- Hyde Park Place Estate Charity
- Big Give
- National Lottery Cost of Living Fund
- City Bridge Trust
- WCC Community Priorities Programme
- Skipton Building Society Charitable Foundation
- Groundworks
- Mercers
- Howard de Walden
- Percy Bilton
- WCC Cost of Living Fund
- CNWL
- McLay Dementia Trust
- Strand Parishes Trust
- Black History Month 365 Fund
- Westminster Almshouses
- WCC Community Contribution Fund
- Pimlico Ward Budget
- Westminster City Council
- Smart Meter Great Britain Funding Programme
- The Ann Rylands Small Donations Programme
- National Lottery Awards for All
- Bayswater Ward Funding
- Good Things Foundation

Organisations and corporates

These companies and organisations provided vital support to Age UK Westminster

American School London (ASL)
Bain & Co
British Museum
CREATE
Dance West
ENO (English National Opera)
Equans
GIC Singapore
Goodera
Gordon Hospital
Halcyon Days
Hotel 63
Howard de Walden
James Hambro
Johnson Matthey
Libraries: Church Street, Marylebone, Mayfair, Paddington, Pimlico
Lords Cricket Ground
Newton Europe
Pubmatic
Regent Hall
RMG
Royal Palaces
St Marylebone Parish Church
St Pauls School
Tate Britain
TikTok
Urban Leisure
Victoria BID
W Hotel
Wallacea Living
WATES
ZSL (Zoological Society of London)

AGE UK WESTMINSTER

England & Wales - Charity number 1018300

Accounts

REGISTERED NUMBER: 02788761 (England and Wales)



AGE UK WESTMINSTER
(A company limited by guarantee)

Report and Financial Statements

Year ended: 30 September 2023

Charity no: 1018300

Company no: 2788761

AGE UK WESTMINSTER

**CONTENTS OF THE ANNUAL REPORT AND FINANCIAL STATEMENTS
for the Year Ended 30 September 2023**

	Page
Report of the trustees (Including legal and administrative information)	1
Report of the auditors	32
Consolidated statement of financial activities	35
Consolidated and charity balance sheets	36
Consolidated Cash flow statements	37
Notes forming part of the financial statements	38

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES for the Year Ended 30 September 2023

The trustees are pleased to present their annual directors' report together with the consolidated financial statements of the charity and its subsidiary for the year ending 30 September 2023 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).





CHAIR'S REPORT

Dear Members and Supporters of Age UK Westminster,

As Chair of the Board of Trustees, it gives me great pleasure to share this annual report and celebrate another year of Age UK Westminster's important work. We are an organisation dedicated to empowering older adults in our community to live full and independent lives.

The 2022/23 period was, without a doubt, a challenging one. The lingering effects of the pandemic, along with the rising cost of living, amplified the difficulties faced by many older people in our borough. Yet, amidst these challenges, I'm proud to say that the spirit of Age UK Westminster has shone brighter than ever.

Our committed staff and tireless volunteers worked diligently to adapt and expand our services in the face of adversity. We continued to provide critical services including:

- Information and Advice: Clear and compassionate guidance on issues surrounding finances, housing, health, and benefits.
- Befriending Services: Companionship and support to reduce loneliness and isolation.
- Social Activities: A range of groups and events fostering connection and wellbeing.
- Digital Inclusion: Helping older adults embrace technology and combat digital isolation.
- Dementia Support: To help those living with dementia maintain memory and mental function.

In addition to these core services, we have also launched exciting new initiatives in the past year:

- Wellbeing & Connections service launched in this year providing much needed post-hospital discharge support.
- Lancaster Gate lunch club.

The success of our work is owed to the dedication of our remarkable staff, the generous support of our donors, and the resilient spirit of the older adults we serve. Their stories are at the heart of our mission, and it's an honour to share their successes.

Fiona Healy-Connelly,
Chair



MESSAGE FROM CEO

The heart of Age UK Westminster lies in the extraordinary efforts of our staff, our dedicated volunteers, and the steadfast generosity of our donors. Thank you for entrusting us with your time, your expertise, and your resources. It is truly heart-warming to witness how lives are transformed through our shared work. Witnessing someone regain their confidence after a period of isolation, or seeing the joy that a digital skills class brings to an older person

– these are the moments that remind us of the profound impact we make together.

During the 2022/23 year, one thing remained clear: the importance of Age UK Westminster's role in our community is greater than ever. We see first-hand the evolving needs of older people, from the impact of the cost-of-living crisis to the challenges of accessing vital services in a rapidly changing digital landscape. It is with a deep sense of purpose that we continue our unwavering commitment to the wellbeing of older adults in Westminster.

We are immensely proud of several key achievements, most notably the support we've provided to older people via our information and advice service which has been especially needed due to the ongoing cost of living crisis. This service's success is a testament to our ability to listen, adapt, and provide tailored support that truly addresses the evolving needs of those we serve. Additionally, our digital inclusion project demonstrates our ongoing focus on creating opportunities for connection, learning, and empowerment within our older community.

the obstacles that still exist. Loneliness, financial insecurity, and limited access to health and social care remain persistent challenges within our older community. These issues, compounded by societal ageism, only solidify our resolve to advocate for those in need.

Moving forward, we invite you to join us as we envision a future where every older person in Westminster feels valued, respected, and supported commitment helps shape a more inclusive and age-friendly community.

I remain deeply grateful for your partnership. Together, we will keep forging ahead, undeterred, in our mission.

Mehruz AHmed,

CEO

STATEMENT ON PUBLIC BENEFIT

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission’s general guidance on “charities and public benefit”. Age UK Westminster exists to promote the wellbeing of older people in Westminster and help to make later life a fulfilling and enjoyable experience. All benefits flow from this aim and are achieved through the many services areas which are described below. The beneficiaries are residents of the City of Westminster aged fifty and over. Whilst small charges are made for some services, no individual is excluded by inability to pay.

OUR PURPOSES AND ACTIVITIES

Objectives

Age UK Westminster’s principal aims are:

-) to promote a positive attitude towards older people and ageing
-) to influence and develop policies that affect older people
-) to promote effective care and independent living for older people
-) to encourage choice and opportunity for older people.
-) to directly help as many older people as our resources allow



OUR MISSION AND OUR VALUES

OUR MISSION

Our aims are:

-) To encourage choice and opportunity for older people.
-) To be a direct service provider of highquality services for older people.
-) To ensure that older people are aware of, and have access to, the benefits to which they are entitled.
-) To advocate on behalf of older people.
-) To tackle issues such as isolation and loneliness within our local community.
-) To promote positive attitudes towards older people and ageing.

Age UK Westminster will promote and support individual rights and choice within our services.

Users are entitled to:

-) Have their cultural, ethnic, religious, sexual, and emotional needs respected.
-) Enjoy freedom from threat, injury, insult, and ridicule in every aspect of their life.
-) Enjoy their personal independence and personal choices and to receive help in achieving these.
-) Users should be known by the name of their choice, be treated with dignity, and be assured that their personal and private matters will be treated in confidence.
-) Care for themselves as far as they are able irrespective of how long this may take to accomplish.
-) Be involved in decisions concerning the services they receive.
-) Be kept informed of any future changes that may affect the services they receive.



AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2023

Age UK Westminster is dedicated to serving the diverse needs of its residents across all demographics. In this annual report, we present a comprehensive analysis of the demographics of our clients, providing valuable insights into the population we serve.

77% of our clients are aged 65 and above. This underscores the importance of our efforts in addressing the unique requirements of this demographic, including assisting clients accessing all benefits they're entitled to and opportunities for social engagement.

Geographically, our clients are spread across various wards within the Westminster area, with notable concentrations in Church St (11%), Queens Park (9%), Marylebone High St (7%), and Harrow Road (7%). This information enables us to allocate resources effectively and adapt our outreach strategies to better serve the specific requirements of each community.

Age

-) 23% are aged 50-64
-) 38% are aged 65-74
-) 27% are aged 75-84
-) 12% are aged 85 or older

Wards or Areas

Abbey Road: 6%, Bayswater: 5%, Bryanston & Dorset Sq: 1%, Church St: 11%, Churchill: 2%, Harrow Road: 7%, Hyde Park: 3%, Knightsbridge & Belgravia: 2%, Lancaster Gate: 4%, Little Venice: 4%, Maida Ward: 8%, Marylebone High St: 7%, Pimlico North: 3%, Pimlico South: 2%, Queens Park: 9%, Regents Park: 7%, St James: 2%, Tachbrook Road: 2%, Vincent Square: 4%, Warwick Road: 1%, West End: 4%, Westbourne: 6%.

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2023

OUR TRUSTEES

Our board of trustees are an elected group of individuals that has overall responsibility for the management of Age UK Westminster. The board seeks to ensure the best interest of service users in all types of management decisions.



Fiona Healy-Connelly
Chair of Trustees



Dr Ann Black Vice Chair



Ian Adams Trustee



David Durnford-Slater
Trustee



David Kent-Lemon Trustee



Neil Carthy Treasurer



Michele Mestrinaro Trustee

Summary of Principal Activities

Age UK Westminster exists to promote the well-being of older people living in Westminster and to help make their lives a fulfilling and enjoyable experience. We focus on services that reduce financial hardship, disadvantage, and social isolation for older people in our local community.

We also work to provide opportunities for older residents to get involved in Age UK Westminster's volunteer programme and provide input in the development of future services.

Our key services are run by dedicated staff and volunteers and are reliant on the good will and support of the local community.

Information & Advice Team

We provide "drop-in surgeries" and appointments at community locations across the borough; outreach into the community, home visits for those who are housebound, and an enquiries line for information and signposting.

Befriending & Telephone Befriending

This project provides weekly visits by a volunteer to older people to reduce their social isolation, particularly when they are housebound. Telephone contact is also available for those who prefer this option. General & Older Volunteering

This project provides a wide range of volunteer opportunities suitable for all ages, needs and abilities with no upper age limit to who can apply.

Digital Inclusion

This project helps older residents make the most of the internet and their digital devices in later life and helps towards preventing loneliness and isolation.

Activities

We run a wide variety of activities that help to increase the level of social interaction & physical health of our members. These include specialist activities for those living with dementia and exercise at home sessions for housebound clients.

OUR IMPACT



96% would recommend Age UK Westminster to a friend

28,876 number of client contacts

30,923 volunteer hours donated



£1,066,315.45

financial gains for our clients

15,871

Visitors to our website

OUR SERVICES

Information and Advice

The Information & Advice (I&A) team provides comprehensive support and advice on a variety of welfare services dedicated to the older residents of Westminster.

The team directs clients to suitable services both within Age UK Westminster and amongst our voluntary sector partners.

This service empowers our service users to live more independent, fulfilling, and enjoyable lives.

The team offers assistance with a broad spectrum of concerns, including:

-) Welfare benefits
-) Debt and financial management
-) Housing matters - Health and social care needs
-) Consumer-related issues, such as utility bills
-) Support with form completion
-) General guidance and referrals

£1,066,315 gained for older people in the borough

4,676 contacts made with older people, their families and carers

1,704 older people supported by the service

Information & Advice Case Study

Mr G from London started to lose his vision over the last 2 years and its got a lot worse. He was referred to me by Adult social care after they had registered him visual impaired to help with his benefits. Mr G was only standard rate Universal Credit and standard rate PIP care.

Action taken/ support provided

We applied to PIP to get the mobility element, we then submitted medical certificates to Universal credit they sent out the UC50 health assessment form for us to complete. We also contacted Adult social care to explain that he had suffered burns getting into his bath.

Outcomes

Mr G was awarded the health element on his Universal credit which was an extra £390 monthly and also awarded advanced rate care & Mobility on PIP £691 a month. Adult social care did an assessment and agreed to fit a wet room.

Mr G was extremely happy with the outcome. He is now able to manage financially and manage better at home with his new adaptations to his bathroom. He was very grateful for our support and sent me a thank you card.

Mr J, 77-year-old male, lives alone and self-referred. Significant noise disruption from neighbour below for the past 2 years resulted in Mr J feeling very distressed. He had resorted to sleeping on the mattress in the kitchen because this was the room that was the least affected.

He was reluctant to move as he loved his flat and the location. However, he was resigned to the option of moving as the downstairs resident had mental health issues which were the cause of the noise issues and would not be moved.

Action taken/ support provided

We supported the client to liaise with the landlord to find a solution. This involved advocacy at the complex priority move panel meeting. As he didn't want to move but felt that he had no other option, he wanted to ensure that the new property was one where he could feel comfortable.

Outcomes

The move to a property that met Mr J's requirements was finally provided in May 23. He has reported that it will be life changing to be able to relax once again in his home.

Befriending

Age UK Westminster is committed to addressing the issue of social isolation among Westminster's older population. Research has shown that loneliness can have a detrimental impact on both mental and physical well-being. To tackle this challenge, we provide a one-to-one befriending service for vulnerable older adults who live alone and/or are experiencing social isolation.

Through this initiative, we carefully match isolated older people with friendly, local volunteers who agree to visit them on a weekly basis. During these visits, our Befrienders offer much-needed social interaction and emotional support. They also encourage the older person to stay active by accompanying them on short walks and assisting with light tasks.

In addition to the in-person befriending service, we offer a telephone befriending service. Volunteers provide weekly 30-minute phone calls with one or more older adults who are at risk of becoming socially isolated or may feel lonely. Studies have demonstrated that regular phone conversations can make a significant difference in uplifting the spirits of older people.

By offering these personalised befriending services, Age UK Westminster is dedicated to reducing social isolation and loneliness among Westminster's older people, thus supporting their overall well-being.

279 Befriending matches

5,600 Befriending contacts- in- person

11,160 Befriending contacts- telephone

28,000 Befriending volunteer hours

Befriending Case Study

A longstanding Westminster resident, at 88, Anita lives with severe arthritis and heart issues. She has no family or friends nearby and relies solely on her daily carers for social interactions. Despite this, the client still felt lonely and isolated due to being bed bound.

She referred herself to our Befriending project and was assessed by our Befriending Coordinator in her home. She stated that she wanted to have regular discussions about life and what was going on in the world with someone through a face-to-face befriending relationship.

Soon, she was matched with a friendly volunteer who agreed to visit the client weekly on Saturdays. At the initial match meeting, both the client and the volunteer got along extremely well and had a long conversation together.

Now, the duo meets regularly on the weekend, and Anita says that she has benefitted greatly from these visits. She looks forward to their weekly meetings, saying: "It's just lovely. She is such a nice girl and we do crosswords together, which is fun".

Having this regular company has positively impacted the client's life and she definitely seems more chirpy whenever we call to check in.

The volunteer also finds that the support she gives the client is immensely rewarding and she enjoys learning more about the client's life. Despite the client being housebound, the pair always try to find new and exciting ways to add variety to the visits.

One highlight that they both enjoyed was when they "watched some of the King's Coronation together and had some lemonade to pretend that we were having a garden party".

Both the client and the volunteer say that now they have more of a friendship. They continue to meet at their weekly home visits and agree that the sessions have made a huge difference to both of their lives.



Volunteering

Our volunteers make a unique contribution to the life of older people in the City of Westminster by providing a wide range of services and support; there is little that cannot be achieved through shared enthusiasm, creativity, a diversity of skills and range of experience.

We welcome those of all ages and backgrounds who would like to make time for older people in Westminster.

Our volunteer roles include:

- Exercise at Home Programme
- 1:1 Walking Support
- Marketing and Communications
- MCST Dementia Support
- Telephone Enquiries and Signposting
- Digital Support
- Befriending
- Information and Advice
- Fundraising Officer
- Charity Shop Operations
- Admin Support
- Client Service Support
- Volunteer Recruitment Support
- Translation Services

275 Age UK Westminster Volunteers

193 Corporate Volunteers

30,923 Volunteer Hours

Volunteering Case Study

Every year many of our volunteers go above and beyond to support the organisation and its cause. One of these volunteers is RW. 32-year-old RW is one of the organisation's many long-serving volunteers. She is a befriender to JS who is now 95 years old and lives alone with no immediate family close by.



The two were introduced to each other at the beginning of 2018 when RW was just 25 and decided to dedicate some of her spare time by becoming an Age UK Westminster's befriender.

At the time both RW and JS lived in the same area of south Westminster which made it more convenient for the two to meet up regularly. Their common interests also played a big role in their initial matching; they both enjoy going out and meeting new people.

Although RW now lives outside of Westminster, she is still very committed to ensuring that their contact is maintained. The two have developed a wonderful friendship that continues to flourish to date and demonstrates what a successful befriending match looks like.

RW has said, "I see JS as almost part of my own family and we still see each other regularly. We have had Christmas lunch together." RW has always tried to involve JS in her life as often as possible. A few years ago, when she ran a virtual London marathon, JS and RW's flatmate set up a small supporting spot. They planned the route so that RW could run via JS's flat, which she thinks she quite enjoyed.

Over the years since becoming JS's befriender, RW has continued to go out of her way to support the organisation in various ways including when the befriending team needed help for two elderly relatives to travel to their appointments. RW offered to escort the two service users who had only recently immigrated to the UK from Ukraine to attend their urgent appointments at the Home Office to sort out their immigration status.

More recently, RW was one of the first befriending volunteers to respond to our call requesting help from existing volunteers to accept additional Telephone Befriending clients to help reduce the waiting list of clients waiting to be matched with volunteers. RW responded by calling on her work colleagues, friends and neighbours, encouraging them to become Age UK Westminster's volunteers. This resulted in 16 volunteering enquiries.

Christmas Project

For more than 15 years, Age UK Westminster, in partnership with St. Paul's Boys School, has delivered the Christmas Lunch Project, providing isolated older people on Christmas Day with a festive meal, a gift, and companionship.

As the sole charity in Westminster delivering to older people at home on Christmas Day, our efforts combat the loneliness often felt during this time. Despite challenges posed by the global pandemic in 2020 and 2021, we adapted, delivering festive hampers to vulnerable residents with the support of local funders, corporate partners, and volunteers.

In Christmas 2022, alongside St. Paul's School, we delivered 300 Christmas meals and organised various festive activities in the community throughout December. Additionally, we hosted 6 Christmas lunches, 3 afternoon teas, 2 festive coffee mornings, a Christmas concert, and workshops such as wreath and card making.

Funding from Paddington Charities, Bain & Co, GIC Singapore, and others, along with generous individual donations, made the project possible. Without statutory funding, the project relies on the support of these trusts and donors.

The impact of our 2022 Christmas Project extended to over 500 residents aged 60 and above, providing them with companionship, meals, hampers, and social activities during a time that can exacerbate feelings of loneliness.

With continued community support, we aim to alleviate the isolation felt by older people throughout the year, particularly during challenging times like the festive season.

14

festive activities

£15,245

raised

17

corporates supported the projects

28

volunteers

539 Clients benefitted from the project

Activities

Age UK Westminster offers a diverse array of activities and services to support older people in the local community.

As a charity with over 70 years of experience, we are deeply committed to helping older adults live independently, stay active, and remain engaged with their local surroundings.

During the 2022/2023 period, this included:

Exercise Classes: We provided a variety of exercise classes designed to help older people maintain their strength, balance, and flexibility, enabling them to stay active and healthy.

Social Clubs: Our social activities and events offered older adults the opportunity to make new friends and enjoy a range of enriching pursuits, such as arts and crafts, games, and outings to local attractions.

Coffee Mornings with Informative Talks: These allowed our clients to learn something new in the company of like-minded older adults, fostering a sense of community and intellectual stimulation. Through this diverse array of activities and services, Age UK Westminster is dedicated to supporting the overall wellbeing of older people in our local community.

489 Clients participated in Activities

275 Activities Held

3,579 Attendances

REPORT OF THE BOARD OF TRUSTEES - continued
for the Year Ended 30 September 2023



Liz



Miles

Photos for illustrative purposes only, and not the actual case study.

Participant name: Liz, attended our art workshop*

Why did you join this class?

I studied Art and fashion design before and wanted to connect again. It was also an opportunity to meet new people and to create new friendships in a social and friendly setting.

Do you have a favourite part of the class?

I liked both workshops Jewellery and Visual Art enjoying working with different ideas, colours, textures and techniques.

How has this class impacted your overall wellbeing?

The art workshops gave me a sense of achievement. I had become quite isolated and attending the classes got me out of my home. I looked forward to the weekly classes and to catch up with the group and to have a regular routine.

Participant name : Miles, attended our Fit4Life class*

Why did you join this class?

I have been attending the Age UK Westminster Fit4Life sessions with Sharon for a couple of years now. The classes are great fun while still being a very worthwhile workout.

Do you have a favourite part of the class?

Parts of the classes are aimed at improving our balance and co-ordination which are very important as we get older. Sharon plays a great mix of upbeat music during the classes, which is great for motivating us and keeping our energy levels high.

How has this class impacted your overall wellbeing?

Last year I had to have an operation and I feel that the benefits of the classes helped me to recover more quickly. By coming to the classes regularly we get to make new friends.

*not their real names

Digital Inclusion

Age UK Westminster supports Westminster residents aged 50+ to build their confidence and knowledge using digital devices such as smartphones, tablets/iPads and laptops.

The services offers both group sessions and 1:1 support as some people learn through a combination of both.

Whether they want to connect online and access local services, do online shopping, learn how to use Zoom and join virtual activities, set up and use email addresses and WhatsApp accounts or connect to loved ones through video calls, Age UK Westminster's Digital Inclusion Service provided support.

Becoming digitally connected can reduce feelings of isolation, loneliness and can improve physical and emotional wellbeing.

Topics covered included: Computer basics, Email & Skype, Using the internet, Internet security, Music & audio, Smartphones & tablets, Social networking and government services, shopping & banking

191 Clients

1019 Client contacts

713 1:1 sessions

57 group sessions

Dementia Support

Age UK Westminster offers a selection of activities for people living with dementia to help memory and cognitive function.

Participants take part in meaningful and stimulating activities through our Maintenance Cognitive Stimulation Therapy (MCST) programme proven to help maintain memory and mental function. The groups provide a fun, supportive environment where people can build new relationships.

MCST activities include:

- Discussions
- Word games
- Quizzes
- Physical activities
- Creative and musical activities

The Heart of Westminster Memory Café in partnership with The Salvation Army's Regent Hall.

The Age UK Westminster Memory Café offers a relaxed, informal setting for people with dementia and their family, friends and carers to get together. It provides a mixture of talks, information and advice, entertainment and activities.

66 Specialist MCST sessions

8 Hearts of Westminster Memory cafes

579 attendances at group sessions

84 Clients accessing the projects

Warm Hubs Lunch Club

Age UK Westminster's Warm Hubs Lunch Club provided a welcoming space for older residents in the Lancaster Gate ward to socialise, enjoy a nutritious meal, and access vital support services during the 2022-2023 winter months.

These events brought together individuals aged 55+ who were at risk of isolation and loneliness, whether living alone or lacking close friends and family nearby.

The lunch club served as a lifeline for older adults struggling with the cost-of-living crisis. Attendees were warmly welcomed into a comforting environment where they could enjoy a hot meal, receive useful information and referrals to additional Age UK Westminster services like befriending, dementia support, and advice on claiming benefits.

The lunch club fostered community by commemorating special occasions and holidays together. As an entry point, it connected participants to Age UK Westminster's full breadth of active ageing programs and raised awareness of ways to enhance their independence and wellbeing.

This critical service demonstrated Age UK Westminster's community-centred approach, simultaneously addressing urgent needs like food insecurity while proactively combating the serious impacts of loneliness.

The Lunch Club supported the charity's mission of promoting fulfilling lives for the borough's older residents.

23 Clients who participated in Lunch club

14 Sessions

98 attendances

Exercise at Home

At Age UK Westminster we recognise the importance of keeping fit and active and how this can be difficult for some. Our Exercise at Home sessions aid mobility, increase strength and can reduce stress levels.

Exercise at Home is a service that offers home-based sessions for individuals who might be housebound, living with chronic conditions, having mobility and balance issues, and find activities of daily living challenging.

182 Home visits

41 Clients accessing the service

134 Exercises session delivered

48 Supported walking sessions

“The volunteer came into our life as a guardian angel. My husband suffered a major stroke 8 1/2 years ago and was very reluctant to meet a new trainer. Fortunately, the minute he met her (the volunteer) with her radiant personality he agreed to exercise with her. He not only agreed but looks forward to seeing her and enjoys every minute of training. He feels much better after each session, and the only comment I can make is that I wish he could do it twice a week.

M, wife of client”

Wellbeing & Connections

New Post-hospital discharge support launched in July 2023

Age UK Westminster's Wellbeing & Connections Service provides vital assistance to older Westminster residents as they return home after a hospital stay or major health event. This free service from our Wellbeing & Connections team supports those aged 60 and over in making the adjustment back to independent living.

Once referred, our team arranges an initial home visit with the client to conduct an assessment identifying their immediate needs. We can provide short-term help with essential tasks like light shopping, picking up prescriptions, contacting GPs, and serving as a friendly point of contact during those first crucial weeks at home.

After a few visits, clients are then connected to ongoing Age UK Westminster services like Befriending, Exercise at Home, and Digital Inclusion as well as other relevant charities, council services, and community organisations. This holistic approach ensures a smooth transition home and long-term independence.

We accept self-referrals directly from older adults or referrals from family, friends, health workers, and medical professionals.

The service exemplifies Age UK Westminster's commitment to empowering our borough's older residents to age well. By easing the transition home, we help lay the groundwork for continued independent living.

14 Clients assessing

171 contacts

Future Plans

As Age UK Westminster looks to the future, we are committed to building on our successes and continuing to provide vital support and services to older people in our community. Our plans for the coming year are focused on two key areas: strengthening our partnerships, and improving our impact.

Strengthening Partnerships

We will continue to strengthen our partnerships with local organisations and stakeholders, including:

Collaborating with healthcare providers:

We will be working closely with health services to improve the overall health and wellbeing of older people in our community.

Partnering with local businesses: We will be engaging more with the local business community to raise funds, increase awareness, and explore new ways to support older people.

Collaborating with other organisations: We will continue to build connections and coordinate our efforts with other organisations serving the older adult population in Westminster.

Improving Our Impact

We are committed to improving our impact and ensuring that our services are making a real difference in the lives of older people.

We will be continuously improving and adapting our services through regularly reviewing and refining our services to better meet the evolving needs of our community.

We are excited about the future and remain committed to our mission of improving the lives of older people in Westminster.

We look forward to working together with our partners and stakeholders to make a positive difference in the lives of older people in our community.

Funding

Age UK Westminster is funded through a variety of sources, including grants, donations, and income generated from our own fundraising activities.

Grants

One of the biggest sources of funding for Age UK Westminster comes from grants. We receive funding from both local and national grant givers, which helps to support our core programs and services. This grant funding is often provided on a yearly basis and is subject to certain conditions and requirements.

Donations

We also rely heavily on donations from individuals and organisations. These donations come from a variety of sources, including members of the public who want to support the charity's work, local businesses, and philanthropic organisations. Donations are typically used to support specific projects or initiatives, such as funding our dementia support program or digital inclusion services.

Fundraising Activities

In addition to grants and donations, we also generate income through our own fundraising activities. This can include events, online campaigns, and other initiatives. The funds raised through these activities are used to support the charity's ongoing work and to help expand our programs and services. We are deeply grateful for the support of all our funders, whose generosity enables us to continue providing vital services and support to older adults in our community.

£202,213 Trust and grants funding

24 new funders secured

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2023

FINANCIAL REVIEW

The financial statements cover the consolidated activities of Age UK Westminster for the year ended 30 September 2023. The year has seen small dip in financial performance with a negative net movement of funds of £(13,511) (2022: £57,331). Our Total Funds balance is now £491,504 (2020: £505,016).

The charity staff have continued to focus on making grant applications to funding bodies that appreciate our wide volunteer base and expertise in identifying the needs of older people in our area. Income from Charitable Activities rose to £793,293 (2022: £556,838) and income from donations, legacies and fundraising rose to £124,363 (2022: £40,526).

Overall expenses at the group rose to £806,805 (2022: 671,457) as the charity personnel base expanded in line with the increased funding received over the last several years and to crucially support the vulnerable members of our community. The increase in charitable activity expenditure rose to £676,401 (2022: £562,070) is a result of us deploying our restricted funds on the projects for which they were granted. The cost of raising funds was higher than the previous year at £130,403 (2022: £109,387).

Our support costs increased to £74,454 (2022: £64,318) due mainly to our requiring the rental of a second office at our Beethoven Centre site and our need to increase our communication output to ensure that our community was made aware of all the different ways we could support them. Support costs comprise 14% (2022: 15%) of the Charity's expenditure (defined as Total expenditure less trading subsidiary expenses). While we aim to cover our support costs by donations, legacies and fundraising in some years that is not the case and our support costs are then met from our unrestricted funds balance. We are increasingly trying to obtain total cost recovery from our funding partners where the nature of the project makes that possible.

Bid writing to charitable trusts and other grant giving bodies continued in a more competitive environment. We are grateful to all our donors and funders for their support Bid writing to charitable trusts and other grant giving bodies continued in a more competitive environment. We are grateful to all our donors and funders for their support.

RESERVES POLICY

The Board aims to hold 3-6 months' expenditure as free reserves in these uncertain times. At 30th September 2023, the group held £491,504 in total funds (2022: £505,016), of which £122,925 (2022: £120,494) are restricted. Subtracting these and fixed assets leaves £234,079 (2022: £373,311) free reserves which equates to 3.4 months (2022: 6.7 mths) of group expenditure.

In setting the reserves policy the board of trustees considers the level and stability of the charity's income; the cost of ceasing operations if funding is withdrawn; the charitable objectives of the charity; and the future expenditure plans of the charity.

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2023

FIXED ASSETS

Movements in fixed assets are disclosed in notes 10 and 11.

TRADING SUBSIDIARY

The subsidiary trading company, Age UK Enterprises (Westminster) Limited, operates charity shops in the northern part of the borough. Our older shop is located on busy Harrow Road but consequently requires paying a high annual rent. Trading at this shop has been satisfactory.

The subsidiary owes the charity £8,142 (2022: £7,074) which consists of a five-year loan with monthly payments of principal and interest and monies owed on the inter-company account. The balance on the loan is £nil (2022: nil). The subsidiary is making all payments on time and we do not expect the loan to be redeemed early. The loan is secured by substantially all the assets of the subsidiary company and the debenture has been registered with Companies House.

The trading subsidiary donates any taxable profits to the charity as disclosed in note 21.

RISK MANAGEMENT

The major risks to which the charity is subject have been identified by the board as including (*mitigating actions in italics*):-

- a) We may not achieve the same level of grant funding or donations as in previous years – *We are making an increased number of grant applications. Our improved financial stability should increase our funders' faith in our ability to deliver on our promises.*
- b) Management structure - The size and funding structure of the charity precludes employing a dedicated management layer – *Increase unrestricted cash flow to employ or equip current staff to take on additional management roles.*
- c) Our charity shop might suffer from a deteriorating trading environment – *Current shop trading is satisfactory and closely monitored. The board receives monthly trading reports with early warning triggers.*
- d) Service demands - We have seen the demand for our services increase amongst older people living in Westminster. This has resulted in additional pressures on our projects and employees and a long waiting period particularly for our I&A and Befriending services - *to meet the increased demands additional funding to be sourced.*

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2023

PLANS FOR THE FUTURE

Age UK Westminster is strategically focussed on the following priority items:

-) Be the first choice of support for older residents in Westminster
-) Increase the number of older residents with whom we are in contact
-) Deliver support to a wider range of socio-economic groups including the Black and Ethnic Minority Groups
-) Develop and expand the organisation in new and creative ways to support and engage older Westminster residents

We intend to fulfil these aims through a number of parallel initiatives:

-) By re-doubling our already extensive efforts to work with our fellow Age UK partners in the development of sustainable Bi-Borough initiatives
-) Increasing our organisation's skills and expertise in areas of concern for older people and in response to need
-) Increase involvement of Service Users and feedback to guide service development

We look forward to a period of selective and sustainable growth in our efforts to address the increasing needs of older people in the City of Westminster.

REFERENCE AND ADMINISTRATION DETAILS

- a) CHARITY NAME: Age UK Westminster, a company limited by guarantee.
- b) CHARITY NUMBER: 1018300
- c) COMPANY NUMBER: 2788761
- d) REGISTERED OFFICE: Beethoven Centre, Third Avenue, London, W10 4JL
- e) TRUSTEES (as at date of signing of the accounts):
 - I Adams (Vice Chair)
 - A Black
 - N Carthy
 - D Durnford-Slater
 - F Healy Connelly (Chair)
 - M Mestrinaro
 - D Kent-Lemon
 - J Levack (appointed September 2023)
 - R Meena Kaushik (appointed November 2023)
- f) AUDITORS: Goldwins
Chartered Accountants and Statutory Auditors
75 Maygrove Road
London, NW6 2EG
- g) BANKERS: Lloyds Bank
195-197 Edgware Road, London, W2 1ET

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Age UK Westminster is a charity and company limited by guarantee, established in 1947 and governed by a Memorandum and Articles of Association. Its mission is “to promote the well-being of older people in the City of Westminster to help make later life a fulfilling and enjoyable experience”.

The Board of Trustees of Age UK Westminster governs its affairs. Trustees are also directors of the Company. The Articles of Association provide for The Board of Trustees to be composed of six elected members and up to four co-opted members. The Board takes overall responsibility for ensuring that the financial, legal and contractual duties of the charity are met and that there are satisfactory systems of financial and other controls. It decides on policy and strategy and ensures the organisation fulfils its objectives. The Board meets monthly, except for August and December and Board Meetings are attended by the Chief Executive and such other staff as are required from time to time.

Day-to-day management of the charity rests with the Chief Executive, Mehfuz Ahmed, who reports to the Board of Trustees. Accounting and financial management is performed for the charity on a voluntary basis by the Treasurer. The Board receives monthly reports on the operational performance of the charity’s projects from the Chief Officer and it also receives management accounts detailing the current financial situation and near-term cash flow projections from the Finance Manager.

The Board reviews its composition regularly to ensure that it contains a diverse and relevant range of talents and experience and that there are no skills gaps among its members. New trustees are inducted via a briefing on the charity structure and its aims and a meeting with the Chair, the Chief Officer and another trustee.

Age UK Westminster is a member of The Age England Association and of Age UK London. Due to the small size of the charity we have, from time to time, been grateful to Age UK London for assistance in managing various aspects of the charity where specialised knowledge and experience was required but was not contained in the Board of Trustees or among the staff. Among other initiatives Age UK London have assisted us with a review of the charity shop, advice and instruction on bid writing, HR matters and general strategic direction.

**REPORT OF THE BOARD OF TRUSTEES - continued
for the Year Ended 30 September 2023**

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

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

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

-) select suitable accounting policies and then apply them consistently;
-) observe the methods and principles in the Charities SORP;
-) make judgements and estimates that are reasonable and prudent;
-) state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
-) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

In so far as the trustees are aware:

-) there is no relevant information of which the group's auditor is unaware, and
-) the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

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

By order of the board of trustees



Fiona Healy-Connelly,
Chair

23 July 2024

**REPORT OF THE INDEPENDENT AUDITOR'S
TO THE MEMBERS OF AGE UK WESTMINSTER - continued**

Opinion

We have audited the financial statements of Age UK Westminster for the year ended 30 September 2023 which comprise the consolidated Statement of Financial Activities, the group and parent Charity's Balance Sheets, group's statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Opinion on financial statements

In our opinion the financial statements:

-) give a true and fair view of the state of the group's and Charity's affairs as at 30 September 2023 and of its income and expenditure for the year then ended:
-) have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
-) have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

The trustees are responsible for the other information. 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, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

**REPORT OF THE INDEPENDENT AUDITOR'S
TO THE MEMBERS OF AGE UK WESTMINSTER - continued**

We have nothing to report in this regard.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

-) the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
-) the trustees' report (incorporating the directors' report) have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

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

-) adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
-) the financial statements are not in agreement with the accounting records and returns; or
-) certain disclosures of trustees' remuneration specified by law are not made; or
-) we have not received all the information and explanations we require for our audit.

Responsibilities of the trustees

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

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

Our 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 are set out below.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

-) We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:

**REPORT OF THE INDEPENDENT AUDITOR'S
TO THE MEMBERS OF AGE UK WESTMINSTER - continued**

- J Detecting, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
- J Detecting of the risks of fraud and responding whether they have knowledge of any actual or suspected fraud;
- J The internal controls in place to mitigate risks related to fraud or non-compliance with laws and regulations.
- J We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- J We performed analytical procedures to detect any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the 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.

Anthony Epton
Anthony Epton (Senior Statutory Auditor)
for and on behalf of
Goldwins Limited
Statutory Auditor
Chartered Accountants
75 Maygrove Road
West Hampstead
London NW6 2EG

24 July 2024

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(including summary income and expenditure account)
for the Year Ended 30 September 2023

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Income:						
Donations and legacies	2	13,434	100,000	10,929	124,363	40,526
Charitable activities:	3					
Advice for Life		-	-	194,267	194,267	179,959
Embrace our Community		15,813	-	325,094	340,903	376,879
Income from other trading activities		131,023	-	-	131,023	131,359
Investment Income	4	2,737	-	-	2,737	65
Total income		163,003	100,000	530,290	793,293	728,788
Expenditure:						
Costs of raising funds	5	130,403	-	-	130,403	109,387
Charitable activities:	6					
Advice for Life		29,725	-	226,574	256,299	224,184
Embrace our Community		47,837	-	372,266	420,103	337,886
Total expenditure	7	207,965	-	598,840	806,805	671,457
Net income / (expenditure) for the year		(44,962)	100,000	(68,550)	(13,512)	57,331
Transfers between funds	16	(70,981)	-	70,981	-	-
Net movement in funds		(115,943)	100,000	2,431	(13,512)	57,331
Reconciliation of funds:						
Funds brought forward at 1 October 2022		384,522	-	120,494	505,016	447,685
Total funds carried forward at 30 September 2023		268,579	100,000	122,925	491,504	505,016

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 16 to the financial statements.

The attached notes form an integral part of these financial statements.

AGE UK WESTMINSTER (REGISTERED NUMBER 2788761)

Balance Sheet

As at 30 September 2023

	Notes	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
FIXED ASSETS					
Tangible Assets	10, 11	7,256	11,211	1,935	3,515
Investments	12	27,245	-	42,245	15,000
Total Fixed Assets		<u>34,501</u>	<u>11,211</u>	<u>44,180</u>	<u>18,515</u>
CURRENT ASSETS					
Debtors	13	3,894	25,655	12,036	32,727
Cash at bank and in hand		591,307	559,452	546,146	514,706
Sum of Current Assets		<u>595,201</u>	<u>585,107</u>	<u>558,182</u>	<u>547,433</u>
CURRENT LIABILITIES					
Creditors: amounts falling due within one year	14	(138,198)	(91,302)	(136,555)	(88,955)
Net Current Assets		<u>457,003</u>	<u>493,805</u>	<u>421,627</u>	<u>458,478</u>
Total net assets		<u><u>491,504</u></u>	<u><u>505,016</u></u>	<u><u>465,807</u></u>	<u><u>476,993</u></u>
FUNDS					
Restricted Funds	16	122,925	120,494	122,925	120,494
Unrestricted Funds:					
General Funds		268,579	384,522	242,882	356,499
Designated Funds		100,000	-	100,000	-
Total unrestricted funds		<u>368,579</u>	<u>384,522</u>	<u>342,882</u>	<u>356,499</u>
Total Funds		<u><u>491,504</u></u>	<u><u>505,016</u></u>	<u><u>465,807</u></u>	<u><u>476,993</u></u>

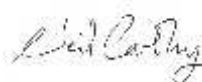
The trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The attached notes form an integral part of these financial statements.

The financial statements were approved and authorised for issue by the trustees on 23 July 2024 and signed on their behalf by:



.....
Fiona Healy-Connelly, Chair



.....
Neil Carthy, Treasurer

AGE UK WESTMINSTER (REGISTERED NUMBER 2788761)

Cash Flow Statement

As at 30 September 2023

	2023 Group £	2022 Group £	2023 Charity £	2022 Charity £
OPERATING ACTIVITIES				
Net Income	(13,512)	57,681	(11,186)	20,483
Adjustments:				
Debtors	21,760	(196)	20,691	2,320
Creditors	46,897	12,743	47,600	13,591
Depreciation	3,955	4,852	1,566	1,570
Total Adjustments:	72,612	17,399	69,857	17,481
Net cash provided by operating activities	59,100	75,080	58,671	37,964
INVESTING ACTIVITIES				
Investment in Fixed Assets	-	(5,047)	14	(5,047)
Investment in subsidiary company				
Investment in new project	(27,245)	-	(27,245)	-
Net cash provided by investing activities	(27,245)	(5,047)	(27,231)	(5,047)
FINANCING ACTIVITIES				
Loan from Parent Charity	-	-	-	-
Net cash provided by financing activities	-	-	-	-
Net cash increase/(decrease) for period	<u>31,855</u>	<u>70,033</u>	<u>31,440</u>	<u>32,917</u>
Cash at beginning of period	559,452	489,419	514,706	481,789
Cash at end of period	<u>591,307</u>	<u>559,452</u>	<u>546,146</u>	<u>514,706</u>

**NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 30 September 2023**

1 Accounting policies

(a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102 - effective 1 January 2015) - (Charities SORP FRS 102) and the Companies Act 2006.

The charitable company meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

(b) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

(c) Basis of Consolidation

These financial statements consolidate the results of the charity and its wholly owned subsidiary on a line-by-line basis. Transactions and balances between the charity and its subsidiaries have been eliminated from the consolidated financial statements. Balances between the companies are disclosed in the notes of the charity's balance sheet. A separate statement of financial activities, or income and expenditure account, for the charity itself is not presented because the charity has taken advantage of the exemptions afforded by section 408 of the Companies Act 2006

(d) Income

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

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Income received in advance for the provision of specified service is deferred until the criteria for income recognition are met.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be reliably measured and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

(e) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

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

(f) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2023

(g) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

(h) Expenditure and irrecoverable VAT

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

-) Costs of raising funds comprise of trading costs and the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.
-) Expenditure on charitable activities includes the costs of activities undertaken to further the purposes of the charity and their associated support costs.
-) Other expenditure represents those items not falling into any other heading.

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

(i) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back-office costs, finance, personnel, payroll and governance costs which support the charity and its activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 6.

(j) Tangible fixed assets and depreciation

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation schedules in use are as follows:

Leasehold improvements	over the life of the lease
Equipment & fittings	over 1 – 3 years

(k) Finance and operating leases

Rental charges are charged on a straight-line basis over the term of the lease.

(l) Debtors

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

(m) Creditors and provisions

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

(n) Pensions

On 1 February 2016 we automatically enrolled all eligible employees into a Legal & General defined contribution pension scheme. Employees who are not eligible may enrol at their discretion.

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2023**

2 Income from donations and legacies

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Donations	17,434	10,929	28,363	39,526
Legacies	96,000	-	96,000	1,000
	113,434	10,929	124,363	40,526

3 Income from Charitable Activities

	Unrestricted	Restricted	2023	2022
Advice for Life:				
Age UK	-	18,120	18,120	-
CE Sell Charitable Trust	-	-	-	25,000
Citizens Advice Westminster	-	55,769	55,769	72,375
City Bridge Trust	-	58,676	58,676	42,450
City of Westminster:	-	8,333	8,333	15,000
GambleAware	-	29,453	29,453	-
GLA Voter ID Awareness	-	20,000	20,000	-
London Income - Age UK	-	3,616	3,616	-
People's Postcode Trust	-	-	-	24,834
Thrive Tribe	-	300	300	-
Total For Advice for Life:	-	194,267	194,267	179,659
Embrace Our Community:				
Age UK	-	32,791	32,791	58,526
Amazon Smile	19	-	19	-
Bain & Company	790	-	790	-
Befriending Pilot	-	-	-	5,000
City of Westminster	-	23,892	23,892	30,366
Edward Harvist Trust	-	-	-	2,000
City of Westminster Char Trust	-	-	-	8,350
CNWL NHS Foundation Trust	-	76,586	76,586	74,994
DanceWest	-	1,320	1,320	-
Elise Pilkington Charitable Trust	-	8,500	8,500	-
French Huguenot Church of London	-	-	-	5,000
Garfield Weston	-	23,333	23,333	6,667
GIC	-	2,864	2,864	-
Good Things Foundation	-	138	138	3,060
Goodera	-	428	428	-
Howard de Walden Estate	-	13,750	13,750	20,000

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2023

Hyde Park Place Estate	-	-	-	5,000
IlliquidX Christmas Donation	-	1,000	1,000	1,000
Julia & Hans Rausing Trust	-	-	-	8,400
London Catalyst	-	-	-	2,500
London Community Foundation	-	10,000	10,000	10,000
Masonic Charitable Foundation	5,000	-	5,000	-
Mercers' Company	-	31,167	31,167	14,583
National Lottery :	-	9,964	9,964	-
National Lottery	-	-	-	9,740
Neighbourly	-	-	-	1,000
Newton Europe	-	216	216	-
NHS NW London	-	2,000	2,000	-
One Westminster	-	-	-	42,000
Open Age CAC	-	18,720	18,720	6,240
Paddington Charities, The	-	1,000	1,000	1,000
Percy Bilton Charity	-	-	-	4,697
Portman Foundation, The	-	5,000	5,000	-
Redevco Foundation	-	12,850	12,850	18,933
Robert McAlpine Foundation	-	10,000	10,000	-
QPCC	-	3,000	3,000	-
Strand Parish Trust	-	5,000	5,000	5,000
The Nagle Family Foundation	-	10,000	10,000	-
Swire Charitable Trusts	10,000	-	10,000	-
Tesco Groundworks	-	-	-	1,000
Ulverscroft Foundation	-	-	-	2,000
WAES	-	10,758	10,758	-
Wallacea Living	-	253	253	-
Wates Group Ltd	-	216	216	-
Westminster Almshouses	-	5,000	5,000	-
Westminster Amalgamated Charities	-	1,168	1,168	25,211
Westminster Foundation	-	-	-	3,612
WCGL (TFL)	-	2,500	2,500	-
WG Edwards	-	1,680	1,680	-
Total for Embrace Our Community:	15,809	325,094	340,903	375,879
Total for Charitable Activities	15,809	519,361	535,170	555,538

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2023

4 Investment Income

The group's investment income of £2,737 (2022: £65) arises from money held in interest bearing deposit accounts.

5 Cost of raising funds

	2023 £	2022 £
Trading company expenditure (note 21)	107,011	94,161
Fundraising costs	23,392	15,226
	<u>130,403</u>	<u>109,387</u>

6 Analysis of expenditure on charitable activities

Expense Classification	Basis of Allocation	Advice For Living	Embrace the Community	Support Costs	Gov Costs	Total 2023	Total
							2022
Staff costs	Direct	223,819	347,177	-	67	571,063	463,862
Grants to individuals	Direct	-	1,707	-	-	1,707	5,675
Activities and events	Direct	1,521	18,689	-	27	20,237	19,207
Volunteer Costs	Direct	1,234	4,693	-	-	5,927	4,991
Premises	Floorspace	-	-	23,996	-	23,996	18,690
Communication and computers	Staff time	-	-	30,122	14	30,136	18,669
General office and staff costs	Usage	-	-	14,302	-	14,302	17,987
Other support costs	Usage	-	-	6,034	-	6,034	7,388
Audit	Direct	-	-	-	3,000	3,000	4,017
Fundraising	Direct	-	-	-	-	-	1,584
		226,574	372,266	74,454	3,108	676,402	562,070
Support Costs		28,170	46,284	(74,454)	-	-	-
Governance Costs		1,554	1,554	-	(3,108)	-	-
Total Expenditure (2023)		256,298	420,104	-	-	676,402	-
Total Expenditure (2022)		157,128	324,631	-	-	-	562,070

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2023**

7 Total expenditure

	Staff Costs £	Depreciation £	Other Allocated Costs £	Total 2023 £	Total 2022 £
Cost of generating funds:					
Fundraising and publicity	23,392	-	-	23,392	15,226
Trading company expenditure	54,518	2,389	50,105	107,012	94,161
Charitable expenditure	541,519	1,566	130,209	673,294	557,991
Governance costs	-	-	3,107	3,107	4,079
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total resources expended	619,429	3,955	183,421	806,805	671,457
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Of the total expenditure £207,965 (2022: £177,784) was unrestricted and £598,840 (2022: £493,673) was restricted.

8 Net income for the year:

	2023 £	2022 £
This is stated after charging:		
Auditors' remuneration		
Audit Fee	4,200	4,000
Depreciation on owned assets	3,955	4,852
	<hr/>	<hr/>

The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2022: £nil). No trustees were reimbursed expenses during the year (2022: £nil). No charity trustee received payment for professional or other services supplied to the charity (2022: £nil).

9 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2023 £	2022 £
Wages and Salaries	535,943	451,583
Social security costs: employer's national insurance	37,341	32,546
Employer's contribution to defined contribution pension schemes	38,345	30,872
Other staff costs	7,800	8,457
	<hr/>	<hr/>
	619,429	523,458
	<hr/>	<hr/>

There were no employees whose emoluments as defined for taxation purposes amounted to over £60,000 in the year.

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2023**

The key management personnel of the charity are the trustees, the Chief Officer, Head of Services, the Business Development & Fundraising Manager, The community Service Manager and the Information and Advice Manager. The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2022: £nil). No trustees were reimbursed expenses during the year (2022: £NIL). No charity trustee received payment for professional or other services supplied to the charity (2022: £nil). The total employee benefits including pension contributions of the 5 key management personnel in 2023 were £221,702 (2022: £134,280).

Pension costs are allocated to activities in proportion to the related staffing costs incurred.

Cognisant of its responsibilities for charitable and public money Age UK Westminster pays only statutory redundancy pay but occasionally enhances settlements with pay in lieu of notice.

The average number of employees, calculated on a full-time equivalent basis, analysed by function was:

	2023 Number	2022 Number
Charitable activities	16.90	13.90
Cost of raising funds (charity shop)	1.80	1.80
Management and administration of the charity	-	-
	18.70	15.70
Total	18.70	15.70

10 Tangible fixed assets - Group

	Leasehold improvements £	Furniture and equipment £	Total £
Cost			
At 1 October 2022	28,584	16,977	45,561
Additions	-	-	-
Disposals	-	(3,600)	(3,600)
At 30 September 2023	28,584	13,377	41,961
Depreciation			
At 1 October 2022	20,888	13,462	34,350
Charge for year	2,389	1,566	3,955
Disposals	-	(3,600)	(3,600)
At 30 September 2023	23,277	11,428	34,705
Net book value at 30 September 2023	5,307	1,949	7,256
At 30 September 2022	7,696	3,515	11,211
	=====		

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2023

11 Tangible fixed assets – Charity

	Computer Equipment £	Office Furniture £	Total £
Cost			
At 1 October 2022	12,984	1,637	14,621
Additions	-	-	-
Disposals	(3,600)	-	(3,600)
At 30 September 2023	9,384	1,637	11,021
Depreciation			
At 1 October 2022	9,483	1,637	11,120
Charge for year	1,566	-	1,566
Disposals	(3,600)	-	(3,600)
At 30 September 2023	7,449	1,637	9,086
Net book value at 30 September 2023	1,935	-	1,935
At 30 September 2022	3,515	-	3,515

12 Investments

	2023 £	2022 £
Charity:		
Shares in subsidiary trading company at cost	15,000	15,000
Investment in AGE UK power of Attorney scheme	27,245	-
Total	42,245	15,000

13 Debtors

	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
Trade debtors	3,894	25,336	3,894	25,334
Amount owed by subsidiary (Note 21)	-	-	8,142	7,074
Prepayments and other accrued income	-	319	-	319
	3,894	25,655	12,036	32,727

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2023**

14 Creditors: amounts falling due within one year

	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
Trade creditors	4,323	13,018	4,814	13,869
Taxation and social security costs	10,735	9,247	10,735	9,247
Credit Cards	2,081	795	2,081	795
Accruals and deferred income	121,059	68,242	118,925	65,044
	138,198	91,302	136,555	88,955
	138,198	91,302	136,555	88,955

15 Financial commitments

At 30 September 2023 the group has annual commitments under non-cancellable leases as follows:

	2023 Land and Buildings £	2022 Land and Buildings £
Lease payments due:		
In less than one year	33,000	38,280
In one to five years	141,000	153,120
In more than five years	72,000	-
	246,000	191,400
Total of commitments:	246,000	191,400

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2023**

16 Statement of funds 2023

	At 1 Oct 2022	Income	Expenditure	Transfers	At 30 Sep 2023
	£	£	£	£	£
General Reserve	356,499	31,980	(100,954)	(70,981)	216,544
Designated Reserve	-	100,000	-	-	100,000
Pension Reserve	-	-	-	-	-
Charity Total	356,499	131,980	(100,954)	(70,981)	316,544
Subsidiary	28,023	131,023	(107,011)	-	52,035
Total Unrestricted Funds	384,522	263,003	(207,965)	(70,981)	368,579
Restricted funds:					
Advice for life	9,069	194,267	(226,574)	23,238	-
Embrace our community	111,425	336,023	(372,266)	47,743	122,925
Total Restricted Funds	120,494	530,290	(598,840)	70,981	122,925
Total Funds	505,016	793,293	(806,805)	-	491,504

The General Reserve represents the free funds of the charity.

Designated Reserve has been created to ringfenced funds towards the creation of a community hub to house all our services in one building for the benefit of all our client.

The restricted funds balance as at 30 September 2023 represents income provided from the sources listed above which was received during the year but not yet fully utilised.

Purposes of restricted funds:

Befriending Project – Provide face to face support to vulnerable older people who are experiencing social isolation.

Digital Inclusion (formerly IT @Home) – help our clients make the most of the internet and electronic devices.

Give & Receive - Offer inclusive volunteering opportunities to Westminster residents aged 60 plus.

Information & Advice – Give advice in one-to-one sessions, mainly regarding benefits.

Love Your Community – Outreach to residents of Marylebone and surrounding areas.

Visual Impairment – Provide specific assistance to visually impaired older residents of Westminster.

CNWL – Tackling social isolation through digital inclusion.

CBT – Supporting people going through extreme life event like bereavement, homelessness etc

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2023**

Statement of funds 2022

	At 1 Oct 2021 £	Income £	Expenditure £	Transfers £	At 30 Sep 2022 £
General Reserve	273,539	92,598	(83,623)	73,985	356,499
Charity Total	273,539	92,598	(83,623)	73,985	356,499
Subsidiary	(9,175)	131,359	(94,161)	-	28,023
Total Unrestricted Funds	264,364	223,957	(177,784)	73,985	384,522
Restricted funds:					
Westminster CC and other Restricted Funds	20,928	183,571	(209,593)	10,000	4,906
Befriending	40,431	85,059	(43,090)	(43,000)	39,400
Digital Inclusion	1,366	46,612	(86,933)	38,955	-
CNWL	-	74,494	(49,244)	13,000	38,250
Information & Advice	9,101	87,375	(78,452)	(8,955)	9,069
Love Your Community	37,510	27,720	(26,361)	(10,000)	28,869
Visual Impairment	73,985	-	-	(73,985)	-
Total Restricted Funds	183,321	504,831	(493,673)	(73,985)	120,494
Total Funds	447,685	728,788	(671,107)	-	505,016

17 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The members of the company are the trustees named in the Report of the Board of Trustees. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

18 Related party transactions

There were no related party transactions in the year to 30 September 2023 (2022: £nil). There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

One of our trustees, Ian Adams, is a councillor and was previously Lord Mayor of Westminster City Council. Westminster City Council funds our Information & Advice project via the Westminster Advice Services Partnership, our Direct Payments project and various ad hoc projects via the Edward Harvist Trust. Westminster City Council is indirectly our landlord for our office for which we pay a market rent. Ian was appointed Lord Mayor of the City of Westminster for the 2017-18 year and he kindly chose us as one of his selected mayoral charities.

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2023

19 Control

The charitable company is controlled by the trustees.

20 Analysis of group net assets between funds

	Restricted funds £	Designated funds £	General funds £	Total £
Fund balances at 30 September 2023 are represented by:				
Tangible fixed assets	-	-	7,256	7,256
Investment	-	-	27,245	27,245
Current assets	122,925	-	472,276	595,201
Current liabilities	-	-	(138,198)	(138,198)
	-----	-----	-----	-----
Total net assets	122,925	-	368,579	491,504
	=====	=====	=====	=====

Analysis of group net assets between funds 2022

	Restricted funds £	Designated funds £	General funds £	Total £
Fund balances at 30 September 2022 are represented by:				
Tangible fixed assets	-	-	11,211	11,211
Current assets	120,494	-	464,613	585,107
Current liabilities	-	-	(91,302)	(91,302)
	-----	-----	-----	-----
Total net assets	120,494	-	384,522	505,016
	=====	=====	=====	=====

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 30 September 2023

21 Subsidiary company

The charity owns the whole of the issued ordinary share capital of Age UK Enterprises (Westminster) Limited, a company registered in England. One of these shares is held in trust for the company by one of our trustees, Neil Carthy.

The subsidiary is used for non-primary purpose trading activities of which the principal activity is running charity shops. Any net profit is gifted to the charity. Corporate income is treated as donations. All activities have been consolidated on a line by line basis in the SOFA.

As of 30 September 2023 the subsidiary company owes in addition £8,142 (2022: £7,074) on the inter-company account.

A summary of the results of the subsidiary is shown below:

	Total 2023 £	Total 2022 £
Turnover	131,022	131,359
Cost of Sales	(1,133)	(1,628)
Gross Profit	<u>129,889</u>	<u>129,731</u>
Administrative expenses	(105,879)	(92,533)
Loan interest paid to parent company	-	-
Donation to parent company	-	-
Net Profit / (Loss)	<u>24,010</u>	<u>37,198</u>

Funders

We couldn't be there for older people in Westminster without the much-needed support we receive from the following funders:

-) Age UK
-) Elise Pilkington Charitable Trust
-) Sir Robert McAlpine Foundation
-) Paddington Charities
-) Queens Park Community Council
-) Howard de Walden
-) NHS NWL Winter Fund
-) Westminster City Council
-) Strand Parishes Trust
-) City Bridge Trust
-) The Swire Charitable Trust
-) Groundworks
-) Age UK /Emmanuel Hospital
-) Lancaster Gate Ward Funding
-) Westminster Almshouses
-) Redevco
-) The Charity of Sir Richard Whittington
-) Vincent Square Ward Funding
-) National Lottery - Awards for All
-) WCC Community Priorities Funding
-) The Nagle Family Foundation
-) NHS Health Check EOI
-) Garfield Weston
-) Bayswater Ward Funding
-) Portman Foundation
-) Queens Park Ward Budget Funding
-) French Huguenots Charitable Trust
-) WG Edwards Charitable Foundation
-) GLA Voter ID Awareness fund
-) Central and NorthWest London NHS Foundation Trust
-) Good Things Foundation
-) London Marathon Charitable Trust
-) Wates

Organisations and corporates

These companies and organisations provided vital support to Age UK Westminster

Abbey Centre	
A2Dominion	Oaktree Capital
Age UK Kensington & Chelsea	Octavia
Adult Social Care	One Westminster Social Prescribers
Bain & Company	Open Age
Baringa	Paddington Library
Beechcroft Care Home	Parkhouse Christmas Meals
Beethoven Centre	Penfold Place
BlueBay Asset Management	Pubmatic
Carers Network	Ouod
Church Street Library	Richardson Publishing Group
Davey's Court	Southbank International School
Department for Transport	St. Mungo Association
GIC Singapore Real Estate	The Crown Estate
Green Doctors	The Salvation Army (Regent Hall)
Halycon Days	Time and Talents
Howard de Walden Estate	Virgin Media 02
Lords	Waitrose
Marston Holdings	Wearisma
Marylebone Church	Westminster Connects
Marylebone Library	Westminster Foodbank
Mayfair Library	Wetherby Senior School
McKinsey & Company, London	Westminster Citizen Advice Bureau
Neighbourly	Prescribers
Newton Europe	
NG Bailey	
North Paddington Food Bank	
NSL	

AGE UK WESTMINSTER

England & Wales - Charity number 1018300

Accounts

REGISTERED NUMBER: 02788761 (England and Wales)



AGE UK WESTMINSTER
(A company limited by guarantee)

Report and Financial Statements

Year ended: 30 September 2022

Charity no: 1018300

Company no: 2788761

AGE UK WESTMINSTER

**CONTENTS OF THE ANNUAL REPORT AND FINANCIAL STATEMENTS
for the Year Ended 30 September 2022**

	Page
Report of the trustees (Including legal and administrative information)	1
Report of the auditors	29
Consolidated statement of financial activities	32
Consolidated and charity balance sheets	33
Consolidated Cash flow statements	34
Notes forming part of the financial statements	35

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES for the Year Ended 30 September 2022

The trustees are pleased to present their annual directors' report together with the consolidated financial statements of the charity and its subsidiary for the year ending 30 September 2022 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).



CHAIR'S REPORT

Dear Members and Supporters of Age UK Westminster,

As Chair of the Board of Trustees, I am pleased to present this annual report on behalf of our charity. At Age UK Westminster, we are dedicated to promoting the wellbeing and independence of older adults in our community. We believe that every individual should be able to age with dignity and respect and we strive to provide the necessary support to make this possible.

Over the past year, we have faced unprecedented challenges due to the after-effects of the COVID-19 pandemic. Despite these difficulties, our team has continued to work tirelessly to provide services and support to older adults in Westminster.

We have adapted our operations to ensure the safety of our clients, volunteers, and staff, while continuing to provide essential services such as befriending, activities, and advice and information. Our digital inclusion program has enabled older adults to stay connected with their loved ones and the wider community.

We have also expanded our services to meet the growing needs of older adults during this time. Our new dementia project has provided essential support to those in need and our exercise at home programme has helped us reach individuals who may be housebound, living with chronic conditions, or having mobility and balance issues.

None of this would be possible without the dedication and commitment of our staff and volunteers, who have gone above and beyond to support our clients. I would like to extend my heartfelt thanks to each and every one of them for their hard work and dedication.

Looking forward, we are committed to continuing to provide high-quality services and support to older adults in Westminster. We will work closely with our partners, funders, and supporters to ensure that we can continue to meet the needs of our community.

Finally, I would like to thank our supporters and donors for their continued generosity and support. Your contributions enable us to make a real difference to the lives of older adults in Westminster, and we are truly grateful for your support.

Fiona Healy-Connelly,
Chair

**REPORT OF THE BOARD OF TRUSTEES - continued
for the Year Ended 30 September 2022**

STATEMENT ON PUBLIC BENEFIT

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on "charities and public benefit". Age UK Westminster exists to promote the wellbeing of older people in Westminster and help to make later life a fulfilling and enjoyable experience. All benefits flow from this aim and are achieved through the many services areas which are described below. The beneficiaries are residents of the City of Westminster aged fifty and over. Whilst small charges are made for some services, no individual is excluded by inability to pay.

OUR PURPOSES AND ACTIVITIES

Objectives

Age UK Westminster's principal aims are:

- to promote a positive attitude towards older people and ageing
- to influence and develop policies that affect older people
- to promote effective care and independent living for older people
- to encourage choice and opportunity for older people.
- to directly help as many older people as our resources allow

Summary of Principal Activities

Age UK Westminster exists to promote the well-being of older people in the City of Westminster and to help them lead independent, fulfilling lives for as long as possible.

We are a small charity with a long history. We are part of the national Age UK network. We receive administrative assistance from Age UK, but we are independently funded and are free to set our own goals and priorities in line with the needs of our local community. Our rights and responsibilities to the Age UK network are governed by the Brand Partnership agreement.

We provide a wide range of services that reduce hardship, disadvantage, loneliness and isolation for older people in our local community. The population of Westminster is particularly diverse which means that we provide a lot of support to Black & Minority Ethnic Groups (BAME) resident in the borough.

These services are run by 8 dedicated full-time staff and 13 part time staff and supported by over 540+ local and corporate volunteers. Additionally, our charity shop is staffed by one full time and two part time employees.

We made 6247 client contacts and helped our clients to access over £773,000 in welfare benefits and discretionary grants through our Information and Advice service, telephone enquiry line and other project activities.

During the reporting year our activities comprised:

Our services

Information and advice

The I&A team provides assistance and guidance on a range of welfare services for older people in Westminster. The team signposts clients to services both within Age UK Westminster and to those of our voluntary sector partners and affiliates.

This service helps our service users to lead a more independent, enjoyable and fulfilling life.

The team assists with a wide range of issues including

- Welfare benefits and income maximisation
- Debt/money management
- Housing
- Health and social care needs
- Consumer related issues such as utility bills
- Assistance with form filling
- Taxi card applications
- General signposting

We help make it easy for older people to claim the money to which they are entitled. We have benefit advisors available throughout the year to provide expert help and information to older people across the City of Westminster.

£946,811.39

gained for older people in the borough

3,779

contacts made with older people, their families and carers

1,828

older people supported by the service

Information & Advice Case Study

John* is a 79 year old gentleman who lives on his own in a room in a shared flat. He is currently working full time as a cleaner. He wants to continue working but it's becoming difficult due to the severe pain in his left leg which restricts his mobility. His memory is also deteriorating. He had deferred claiming his State pension since 2007 because he wasn't aware that he could receive a State pension while still working. His employer advised him to contact Westminster Citizens Advice Bureau (CAB) to investigate claiming his State pension. The CAB referred him to us.

Action taken/support provided

John met with one of our advisers. The adviser applied for the state pension on his behalf and requested for it to be backdated to August 2007 when it was deferred. The Pension Service came back with a proposal of backdating it to 10 years only. They explained that John shouldn't have deferred it for more than 10 years. The adviser persevered asking the Pension Service to consider John's age and health situation. She explained that he couldn't afford to stop working despite his deteriorating health issues.

Outcomes

John received an award letter from the Pension Service confirming that they had agreed to backdate his state pension to August 2007. The lump sum back payment amount is £130,021.18 and his weekly State pension going forward is £196.07.

Impact

John was overwhelmed with such a huge life changing amount of money. He didn't quite understand the contents of the letter until the adviser explained it to him. He is thinking about stopping working and just concentrating on enjoying his retirement.

He now has the means to live the rest of his life without financial stress. John was very emotional when he saw the money on his bank statement. He said:

"I cannot thank Age UK Westminster enough, I will never forget the support they gave me. My life is going to change for the better."

Befriending

Age UK Westminster are committed to tackling the high levels of social isolation amongst Westminster's older population, as research shows that loneliness has a negative impact on our mental and physical well-being. We provide a one to one befriending service for vulnerable older people who live alone and/or are experiencing social isolation.

We match isolated older people with a friendly, local volunteer who commits to visiting them on a weekly basis.

During these visits, our Befrienders provide much needed social interaction and emotional support, and encourage the older person to be more active by accompanying them on short walks and helping them with tasks.

We also offer a telephone befriending service. Volunteers provide weekly 30 minutes phone chats with one or more older people who are at risk of becoming socially isolated or may feel

lonely. It's been proven that regular phone calls make a huge difference in helping to uplift the spirits of older people.

430

Telephone Befriending matches

20,640

Befriends contacts – calls

1,968

Number of befriending hours – in person

10,320

Number of befriending hours by phone

Befriending Case Study

Harry* is a 91-year old Visually Impaired (Macular Degeneration) man who retired early in his fifties and relocated from his London apartment to Cornwall with his wife. He has monthly check-ups with a private Ophthalmologist for wet macular degeneration in the right eye and dry macular degeneration in both eyes. He also has Spondylosis in his lower back.

Since moving to Cornwall his wife was diagnosed with Dementia and with worsening of the illness it was decided to return permanently to their London apartment in 2019 feeling that health services in London would be more accessible.

His wife's health deteriorated and later it was unsafe to leave her alone and Harry was no longer able to cope with caring for his wife. Due to advanced Dementia and a Mental breakdown, she is now permanently residing in a care home where she receives the Specialist care needed.

He self-referred to the Age UK Westminster Befriending service in 2020 as he had no friends or social contacts in the area that he had been away from for nearly 30 years.

I assessed Harry in 2020 and introduced him to a volunteer befriender Joy. They had so much in common, travelling, sailing, dining, and socialising and both seemed interested in each other's life experiences.

They immediately made plans to meet for lunch and have since visited museums and galleries and they attended a Christmas Lunch together.

Due to his visual impairment Harry was no longer able to read books without difficulties and through our Digital Inclusion Project he received a tablet. He is now able to access Audio Books and enjoy books of his choice. He attends Age UK Westminster activities on a regular basis and our I&A service helped in applying for a Taxi card.

Harry attends Westminster Reference Library, the Lunchtime concerts at Regent's Hall and has joined a leisure centre for exercise classes.

Befriending has had a great impact on Harry's life. He now has a social life since returning to London after so many years in Cornwall. He has formed a remarkable friendship with his befriending volunteer, and they spend time discussing friends, neighbours and family and general current affairs. They go on walks and meet for lunch. He is more outgoing having found himself living alone and attends Age UK Westminster activities.

Volunteering

Our volunteers make a unique contribution to the life of older people in the City of Westminster by providing a wide range of services and support; there is little that cannot be achieved through shared enthusiasm, creativity, a diversity of skills and range of experience.

We welcome those of all ages and backgrounds who would like to make time for older people in Westminster.

Our volunteer roles include:

- Exercise at Home Programme
- 1:1 Walking Support
- Marketing and Communications
- MCST Dementia Support
- Telephone Enquiries and Signposting
- Digital Support
- Befriending
- Information and Advice
- Fundraising Officer
- Charity Shop
- Admin Support
- Client Service Support
- Volunteer Recruitment Support
- Charity Shop

"Making contact with people who are on their own, chatting with them for a while gives me a sense of community, that we are here for each other, particularly as we get older".

*based on the information supplied in the National TOMS

Volunteering Case Study

Julie* is a telephone befriender with Age UK Westminster. She has been making calls to four, isolated older people who live in Westminster. She calls them three times a week for a social chat and to make sure they are safe and well, that they are warm and that they have enough food. Also, to see if they would like any of the many services on offer through Age UK Westminster.

Julie said:

"As I'm retired, I'm 74 I don't have to think about work so the Lockdowns we have had could have been very difficult to handle.

Luckily, a friend of mine at Age UK Westminster wondered if I would be interested in telephone befriending. I didn't need asking twice. I knew the benefits such calls could make having run a similar service in one of my paid employments.

It has proven to be as rewarding for me as I think it has for the people I call. To share the different life stories and experiences with them brings back not only memories for them, but also for me.

Their lives have been full of happy times and unhappy ones, from painting in Morocco to living in a two up two down during the war with eight brothers and sisters. We have shared sadness's and bereavements, some of them still very raw, but through talking we find a quiet place.

Making the calls has given me a sense of purpose, that I'm giving something back in these troubled times, but mainly I feel less isolated myself, given that I've had to mainly stay at home all this time. Over the past months I've got to know them, their ups and their downs, their families and their worries. It's satisfying when I can help sort out a problem or point them to the people who might help.

Making contact with people who are on their own, chatting with them for a while gives me a sense of community, that we are here for each other, particularly as we get older".

*Not her real name

Christmas Project

Age UK Westminster's Christmas Project is a yearly project to make Christmas a special and enjoyable time for elderly residents, who may be suffering from loneliness and isolation, which became even more pronounced during the pandemic.

We have been delivering this project to older Westminster residents for over 10 years.

Working with amazing supporters from different organisations and retail, Age UK Westminster were able to provide those who are most vulnerable with a special Christmas hamper, delivered by volunteers. The hampers contained: a bone china mug, a jewellery tray, soap, a puzzle book a Christmas card, box of mince pies, shortbread, jam/marmalade, teabags, cream crackers, Christmas pudding and chocolates.

We also provided festive activities, such as afternoon teas, a wreath making workshop, an online choir performance and a Christmas quiz/bingo, made possible by our amazing corporate sponsors, Bain & Co, Southbank International School, GIC Singapore, Urban Leisure and Newton Europe.

Additionally, our brilliant volunteers called some of our most vulnerable residents on the run up to Christmas and on Christmas day, to ensure they didn't feel forgotten or lonely.

Local councillors were also involved with packing and delivering hampers to residents, including Cllr Robert Rigby, Cllr Tim Mitchell, Cllr Melvyn Caplan, Cllr Paul Dimoldenburg, and MP Nickie Aiken.

71 Volunteers

522 Christmas Hampers Delivered

£15,245 Raised

Activities

Age UK Westminster offers a range of activities and services to support older people in the local community. We have been providing these services for over 70 years and we are dedicated to helping older people live independently, stay active, and remain engaged with their local community. Here are some of the activities we offered during 2021/2022:

Exercise classes: We offered a range of exercise classes. These classes are designed to help older people stay active and maintain their strength, balance, and flexibility.

Social clubs: We ran a number of social activities and events where older people could make friends. These offered the opportunity for them to enjoy a range of activities such as arts and crafts, games, and outings to local attractions.

Coffee mornings with informative talks: these provided a great opportunity for our clients to learn something new in the company of likeminded older adults.

Age UK Westminster provided a range of activities and services that are designed to support older people in the local community. Whether it's through exercise classes, social clubs, or trips to local venues, Age UK Westminster is dedicated to helping older people live happy and healthy lives.

1,747

Clients participated in activities

214

Number of activities Held

1,968

Hours of activities delivered

Activities case studies



Photos for illustrative purposes only, and not the actual case study.

Participant name: Tess*

Why did you join this class? To keep fit, and also I was made redundant recently after 33 years. I have been feeling really down and depressed and when my friend suggested we join this it just seemed perfect.

Do you have a favourite part of the class?

I love all of it

How has this class impacted your overall well-being? It has helped with my feeling down and depressed. I am getting out of the house and moving!

Why do you think funders should support this class to continue? I think this is a seriously underfunded age group and this class is great for those who couldn't otherwise join. People on low income deserve the same services as those on high income I think.



Photo for illustrative purposes only, and not the actual case study

Participant name: Ray*

Why did you join this class? To get out and about and because I think it is therapeutic.

Do you have a favourite part of the class? The friendly teacher and great atmosphere. Sonia is so patient and enthusiastic! I also love the music.

Do you have any suggestions of improvements that could be made to the class? The only improvement that needs to be made is to my dancing!

How has this class impacted your overall well-being? It is good for the nerves. Exercise is the best medicine. I find it is great for me mentally. I like the facilities and at the end of the day I come, and I feel better for coming.

Why do you think funders should support this class to continue? For the feel-good factor and for those home alone to be able to get out and see people.

*not their real names

Digital Inclusion

We support Westminster residents aged 50+ and help them to build their confidence and knowledge in using digital devices such as smartphones, tablets/iPads and laptops.

Age UK Westminster offers both group sessions and 1:1 support. Some people learn through a combination of both.

Whether they want to connect online and access local services, do online shopping, learn how to use Zoom or join virtual activities, set up and use email addresses and WhatsApp accounts, connect to loved ones through video calls, Age UK Westminster's Digital Inclusion Service is here to help.

Becoming digitally connected can reduce feelings of isolation, loneliness and can improve physical and emotional wellbeing.

This project is made possible thanks to funding from **Good Things Foundation Connect Up Fund, North Westminster Programme, Percy Bilton Charity, CNWL, Neighbourly, Westminster Almshouses Block Grant** and the **Masonic Charitable Foundation**.

194

Number of clients who accessed projects

39

Number of people who benefitted from 1:1 sessions.

301

Number who attended group sessions

Digital Inclusion case study

Melissa* is a 61 year old woman who lives alone. Since falling ill in 2021 she has become socially isolated, as she is no longer able to work and has become increasingly housebound. Due to being clinically extremely vulnerable, she only leaves the house to carry out essential administrative tasks and attend hospital appointments, and only receives essential visitors at home.

Prior to receiving digital support from Age UK Westminster, Melissa was digitally excluded, having only the use of a basic phone which she used to send messages and make phone calls.

Through our digital inclusion programme, she was loaned a tablet with a prepaid data SIM and, as she has a low income, has now been awarded a digital grant and assistance to purchase her own smartphone. She has been supported on a one-to-one basis in learning to use the device itself and to get online.

Melissa has used her loaned tablet to connect via social media to family members living in another country who she had lost contact with, which has been important to her during her illness.

She is also now making use of her email account to connect with friends as well as carry out life admin. She uses social media to connect to the outside world and follow the news.

Melissa is currently prioritising learning how to access essential services such as healthcare and online banking. Her learning journey has been guided by her needs and priorities and has taken place at her own pace, which is impacted by her health conditions.

Melissa considers the digital support that she has received to be essential to her in her current situation, as it has both enabled her to connect to friends, family and the outside world, and to access essential services that would otherwise be inaccessible to her.

New Projects

Dementia Support Launched May 2022

Age UK Westminster offers a selection of activities for people living with dementia and their family/carers.

Participants take part in meaningful and stimulating activities through our Maintenance Cognitive Stimulation Therapy (MCST) programme proven to help maintain memory and mental function. The groups provide a fun, supportive environment where people can build new relationships.

We also run a dementia befriending service and the Heart of Westminster cafe.

MCST activities include

- Discussions
- Word games
- Quizzes
- Physical activities
- Creative and musical activities

The Heart of Westminster Memory Café

The Age UK Westminster Memory Cafe offers a relaxed, informal setting for people with dementia and their family, friends and carers to get together. It provides a mixture of talks, information and advice, entertainment and activities.

Dementia Support Case Study

Henry* enjoys attending the MCST sessions and often comments that they 'are of great benefit to him'. The regular weekly sessions at the Beethoven Centre provide a familiar routine for Henry. This has also encouraged Henry to retain his independence as he walks there and back on his own from home. Julie*, Henry's wife has also reflected on how he is 'really enjoying' the sessions.

Both Henry and Julie have also now started attending the Heart of Westminster Cafe together. Julie commented that it was 'good to meet up with old as well as new friends'.

Julie was also pleased to be able to register with Carers Network who attend the Cafe regularly and Henry was pleased to borrow some books from the Carers Network Bizzy Box project.

They were also both able to reconnect with Resonate Arts at the Cafe to get an update on their upcoming arts and music groups in Westminster that they enjoy attending.



Exercise at Home Launched August 2022

At Age UK Westminster we recognise the importance of keeping fit and active and how this can be difficult for some, our Exercise at Home sessions aid mobility, increase strength and can reduce stress levels.

Exercise at Home is a new service that offers home-based sessions for individuals who might be housebound, living with chronic conditions, having mobility and balance issues, and find activities of daily living challenging.

Exercise at Home Case Study

Leslie* is a 77-year-old, retired woman who lives alone. She is highly dependent on other people to bring her shopping and escort her to doctors' appointments. Her son lives abroad, and her husband died three years ago due to a neurological condition. Since then, she rarely goes outside. Leslie has a befriender who visits her once a week for an hour, however she reports feeling lonely most of the time.

Having experienced multiple falls a few years ago left Leslie with a high fear of falling, hence she is mainly sedentary. This highly affected her mobility in lower limbs and even further deteriorated her balance putting her in high risk of falling again. In addition, Leslie suffers from other conditions such as, diabetes type 2, hypertension, rheumatoid and osteoarthritis and mild depression resulting in a poor quality of life.

Leslie was very pleased when the Exercise at Home programme started. After the first few sessions she began to engage in conversations and look more cheerful, but most importantly by the end of the 7th session Lisa improved her balance and significantly reduced the sway while standing with feet together and on one leg.

The programme not only helped Leslie to improve her balance but also to reduce her fear of falling and gave her something to look forward to.

"I really enjoy these sessions; I can feel my muscles working otherwise I would just be sitting on the couch watching TV you know." (Lisa)

Hospital Discharge Pilot

Age UK Westminster provided a supported discharge service to patients identified by Athlone and Alexandra Bedded Rehab Units. The pilot ran from the 4th April - 30th June 2022.

The pilot identified practical support the individual required which could include accompanying home, visiting accommodation prior to discharge to check whether suitable, ensuring that there is food available in their home.

It also identified other community based services that may benefit the individual such as Befriending, Information & Advice, Activities and making referrals to those services to reduce the impacts that loneliness and isolation can have on health and wellbeing which in turn can lead to readmission.

The difference discharge SUP-P-ort made:

- Lower levels of anxiety
- Reduced risk of 'falling through the net'
- Participants had a better understanding of the information in the discharge summary
- Increased social contact
- The ability to more easily identify hidden needs and concerns



Hospital Discharge Pilot Case Study

Sally, aged 81, has had good health and lived a very independent life. This changed when she had a fall which led to hospital treatment that required operations and a long hospital stay of over three months. Sally lives in a bedsit within a large house and has no family although her landlady is very supportive. She is still receiving medical care to manage wound dressings.

With the support of a Bedded Rehab Unit Sally was able to move around her living space independently but she was still not able to walk long distances and even managing the steps leading to the entrance of her accommodation required support. As she had been in hospital for an extended period her bank account had been frozen. Age UK Westminster's Patient & Wellbeing Coordinator (PWC) was able to build a supportive relationship with Sally checking in with her regularly in the period leading up to discharge, supporting Sally to rebook conflicting hospital appointments and making referrals to the I&A service to review her financial situation.

Following discharge support was provided with following up the wheelchair referral and confirming its delivery date and when it had been delivered supporting Sally to go to the bank and resolve her account issues and visit her local park. Sally was desperate to get out into the fresh air. The team also supported her with shopping giving her more freedom and independence than relying on her landlady.

Each support visit included time to chat. She has also been referred to a Befriending service to ensure that she has ongoing support.

Sally said: "Getting out was such a relief. The last few months have been such a struggle. I have never had anything like this happen to me before. I am so glad to have this support."¹¹

Future Plans

As Age UK Westminster looks to the future, we are committed to building on our successes and continuing to provide vital support and services to older people in our community. Our plans for the coming year are focused on three key areas:

Expanding our services, strengthening our partnerships, and improving our impact. Firstly, we aim to expand our services to meet the growing needs of older people in our community. This includes increasing the capacity of our information & advice team in response to the cost of living crisis, growing our dementia support project and equipping even more older people with the digital skills they need to get online.

Secondly, we will continue to strengthen our partnerships with local organisations and stakeholders. This includes working closely with healthcare providers to improve the health and wellbeing of older people, partnering with local businesses to raise funds and awareness, and collaborating with other charities to provide a coordinated response to the needs of older people in our community.

Finally, we are committed to improving our impact and ensuring that our services are making a real difference in the lives of older people. This includes setting clear outcomes and targets for our services, regularly measuring and evaluating our impact, and using this information to continuously improve and adapt our services to meet the changing needs of our community.

We are excited about the future and remain committed to our mission of improving the lives of older people in Westminster. We look forward to working together with our partners and stakeholders to make a positive difference in the lives of older people in our community.

Funding

Age UK Westminster is funded through a variety of sources, including grants from Westminster City Council, donations from individuals and organisations, and income generated from our own fundraising activities.

One of the biggest sources of funding for Age UK Westminster is through grants. We receive funding from both local and national grant givers, which help to support our core programs and services. This funding is often provided on a yearly basis and is subject to certain conditions and requirements.

We also rely on donations from individuals and organisations. These donations come from a variety of sources, including members of the public who want to support the charity's work, local businesses, and philanthropic organisations. Donations are typically used to support specific projects or initiatives, such as funding our dementia project or digital inclusion services.

We also generate income through our own fundraising activities. These can include events, as well as online campaigns and other initiatives. The funds raised through these activities are used to support the charity's ongoing work and to help expand its programs and services.

In 2021/2022 we received funding from 30 different grant givers and 24 of those were new funders.

OUR IMPACT

between Oct 2021 - Sept 2022



25,439

number of client contacts

27,528

Volunteer Hours donated

£946,811

financial gains for our clients

15,871

visitors to our website

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2022

FINANCIAL REVIEW

The financial statements cover the consolidated activities of Age UK Westminster for the year ended 30 September 2022. The year has seen continued healthy financial performance with a positive net movement of funds of £57,331 (2021: £60,674). Our Total Funds balance is now £505,016 (2020: £447,685).

The charity staff have continued to focus on making grant applications to funding bodies that appreciate our wide volunteer base and expertise in identifying the needs of older people in our area. Income from Charitable Activities rose to £556,838 (2021: £528,723) and income from donations, legacies and fundraising rose to £40,526 (2021: £34,997).

Overall expenses at the group rose to £671,457 (2021: £574,191) as the charity personnel base expanded in line with the increased funding received over the last several years and to crucially support the vulnerable members of our community. The increase in charitable activity expenditure rose to £562,070 (2021: £481,759) is a result of us deploying our restricted funds on the projects for which they were granted. The cost of raising funds was higher than the previous year at £109,387 (2021: £92,432).

Our support costs increased to £64,318 (2021: £57,055) due mainly to our requiring the rental of a second office at our Beethoven Centre site and our need to increase our communication output to ensure that our community was made aware of all the different ways we could support them. Support costs comprise 15% (2021: 14%) of the Charity's expenditure (defined as Total expenditure less trading subsidiary expenses). While we aim to cover our support costs by donations, legacies and fundraising in some years that is not the case and our support costs are then met from our unrestricted funds balance. We are increasingly trying to obtain total cost recovery from our funding partners where the nature of the project makes that possible.

Our largest single project is Information & Advice and we deliver this service via the Westminster Advice Services Partnership. This is a contracted service and the contract last underwent a full tender process in September 2018. In the reporting period the project had 1.8 FTE employees and received funding of £72,750.

Bid writing to charitable trusts and other grant giving bodies continued in a more competitive environment. We are grateful to all our donors and funders for their support. Bid writing to charitable trusts and other grant giving bodies continued in a more competitive environment. We are grateful to all our donors and funders for their support.

RESERVES POLICY

The Board aims to hold 3-9 months' expenditure as free reserves in these uncertain times. At 30th September 2022, the group held £505,016 in total funds (2021: £447,685), of which £120,494 (2021: £183,321) are restricted. Subtracting these and fixed assets leaves £373,311 (2021: £181,827) free reserves which equates to 6.7 months (2021: 5.2 mths) of group expenditure.

In setting the reserves policy the board of trustees considers the level and stability of the charity's income; the cost of ceasing operations if funding is withdrawn; the charitable objectives of the charity; and the future expenditure plans of the charity.

FIXED ASSETS

Movements in fixed assets are disclosed in notes 10 and 11.

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2022

TRADING SUBSIDIARY

The subsidiary trading company, Age UK Enterprises (Westminster) Limited, operates charity shops in the northern part of the borough. Our older shop is located on busy Harrow Road but consequently requires paying a high annual rent. Trading at this shop has been satisfactory.

The subsidiary owes the charity £7,074 (2021: £9,566) which consists of a five-year loan with monthly payments of principal and interest and monies owed on the inter-company account. The balance on the loan is £nil (2021: nil). The subsidiary is making all payments on time and we do not expect the loan to be redeemed early. The loan is secured by substantially all the assets of the subsidiary company and the debenture has been registered with Companies House.

The trading subsidiary donates any taxable profits to the charity as disclosed in note 21.

RISK MANAGEMENT

The major risks to which the charity is subject have been identified by the board as including (*mitigating actions in italics*):-

- a) We may not achieve the same level of grant funding or donations as in previous years – *We are making an increased number of grant applications. Our improved financial stability should increase our funders' faith in our ability to deliver on our promises.*
- b) Management structure - The size and funding structure of the charity precludes employing a dedicated management layer – *Increase unrestricted cash flow to employ or equip current staff to take on additional management roles.*
- c) Our charity shop might suffer from a deteriorating trading environment – *Current shop trading is satisfactory and closely monitored. The board receives regular trading reports with early warning triggers.*
- d) Service demands - We have seen the demand for our services increase amongst older people living in Westminster. This has resulted in additional pressures on our projects and employees and a long waiting period particularly for our I&A and Befriending services - *to meet the increased demands additional funding to be sourced.*
- e) Inflation – Our expenses are subject to annual increases in line with prevailing inflation. Our funding is usually in the form of fixed multi-year commitments. – *Diversify our reserve holdings by making prudent investments in equity and fixed income.*

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2022

PLANS FOR THE FUTURE

Age UK Westminster is strategically focussed on the following priority items:

- Be the first choice of support for older residents in Westminster
- Increase the number of older residents with whom we are in contact
- Deliver support to a wider range of socio-economic groups including the Black and Ethnic Minority Groups
- Develop and expand the organisation in new and creative ways to support and engage older Westminster residents

We intend to fulfil these aims through a number of parallel initiatives:

- By re-doubling our already extensive efforts to work with our fellow Age UK partners in the development of sustainable Bi-Borough initiatives
- Increasing our organisation's skills and expertise in areas of concern for older people and in response to need
- Increase involvement of Service Users and feedback to guide service development

We look forward to a period of selective and sustainable growth in our efforts to address the increasing needs of older people in the City of Westminster.

REFERENCE AND ADMINISTRATION DETAILS

- a) CHARITY NAME: Age UK Westminster, a company limited by guarantee.
- b) CHARITY NUMBER: 1018300
- c) COMPANY NUMBER: 2788761
- d) REGISTERED OFFICE: Beethoven Centre, Third Avenue, London, W10 4JL
- e) PATRON: The Baroness Greengross OBE (up to June 2022)
- f) TRUSTEES (as at date of signing of the accounts):
- | | |
|-------------------|------------------------------|
| I Adams | |
| A Black | (Vice Chair) |
| N Carthy | |
| K C Coyne | (Resigned 23 September 2022) |
| D Durnford-Slater | |
| F Healy Connelly | (Chair) |
| R M Jacobson | (Resigned 1 December 2021) |
| M Mestrinaro | |
| D Kent-Lemon | (Appointed 1 April 2022) |
- g) AUDITORS: Goldwins
Chartered Accountants and Statutory Auditors
75 Maygrove Road
London, NW6 2EG
- h) BANKERS: Lloyds Bank
195-197 Edgware Road, London, W2 1ET

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Age UK Westminster is a charity and company limited by guarantee, established in 1947 and governed by a Memorandum and Articles of Association. Its mission is “to promote the well-being of older people in the City of Westminster to help make later life a fulfilling and enjoyable experience”.

The Board of Trustees of Age UK Westminster governs its affairs. Trustees are also directors of the Company. The Articles of Association provide for The Board of Trustees to be composed of six elected members and up to four co-opted members. The Board takes overall responsibility for ensuring that the financial, legal and contractual duties of the charity are met and that there are satisfactory systems of financial and other controls. It decides on policy and strategy and ensures the organisation fulfils its objectives. The Board meets monthly, except for August and December and Board Meetings are attended by the Chief Executive and such other staff as are required from time to time.

Day-to-day management of the charity rests with the Chief Executive, Mehfuz Ahmed, who reports to the Board of Trustees. Accounting and financial management is performed for the charity on a voluntary basis by the Treasurer. The Board receives monthly reports on the operational performance of the charity’s projects from the Chief Officer and it also receives management accounts detailing the current financial situation and near-term cash flow projections from the Finance Manager.

The Board reviews its composition regularly to ensure that it contains a diverse and relevant range of talents and experience and that there are no skills gaps among its members. New trustees are inducted via a briefing on the charity structure and its aims and a meeting with the Chair, the Chief Officer and another trustee.

Age UK Westminster is a member of The Age England Association and of Age UK London. Due to the small size of the charity we have, from time to time, been grateful to Age UK London for assistance in managing various aspects of the charity where specialised knowledge and experience was required but was not contained in the Board of Trustees or among the staff. Among other initiatives Age UK London have assisted us with a review of the charity shop, advice and instruction on bid writing, HR matters and general strategic direction.

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2022

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

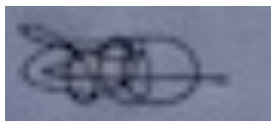
The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets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

In so far as the trustees are aware:

- there is no relevant information of which the group's auditor is unaware, and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

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

By order of the board of trustees



Fiona Healy Connelly,
Chair

31 July 2023

**REPORT OF THE INDEPENDENT AUDITORS
TO THE MEMBERS OF AGE UK WESTMINSTER - continued**

Opinion

We have audited the financial statements of Age UK Westminster for the year ended 30 September 2022 which comprise the consolidated Statement of Financial Activities, the group and parent Charity's Balance Sheets, group's statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the group's and Charity's affairs as at 30 September 2022 and of its income and expenditure for the year then ended:
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

The trustees are responsible for the other information. 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, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE UK WESTMINSTER - continued

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report (incorporating the directors' report) have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

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

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of the trustees

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

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

Our 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 are set out below.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Detecting, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting of the risks of fraud and responding whether they have knowledge of any actual or suspected fraud;

**REPORT OF THE INDEPENDENT AUDITORS
TO THE MEMBERS OF AGE UK WESTMINSTER - continued**

- The internal controls in place to mitigate risks related to fraud or non-compliance with laws and regulations.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We performed analytical procedures to detect any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the 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.

**Anthony Epton (Senior Statutory Auditor)
for and on behalf of
Goldwins Limited
Statutory Auditor
Chartered Accountants
75 Maygrove Road
West Hampstead
London NW6 2EG**

31 July 2023

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(including summary income and expenditure account)
for the Year Ended 30 September 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Income:					
Donations and legacies	2	28,906	11,620	40,526	34,997
Charitable activities:	3				
Advice for Life		25,000	154,959	179,959	151,906
Embrace our Community		38,627	338,252	376,879	376,817
Income from other trading activities		131,359	-	131,359	70,988
Investment Income	4	65	-	65	157
Total income		223,957	504,831	728,788	634,865
Expenditure:					
Costs of raising funds	5	109,387	-	109,387	92,432
Charitable activities:	6				
Advice for Life		27,647	196,537	224,184	157,128
Embrace our Community		40,750	297,136	337,886	324,631
Total expenditure	7	177,784	493,673	671,457	574,191
Net income / (expenditure) for the year		46,173	11,158	57,331	60,674
Transfers between funds	16	73,985	(73,985)	-	-
Net movement in funds		120,158	(62,827)	57,331	60,674
Reconciliation of funds:					
Funds brought forward at 1 October 2021		264,364	183,321	447,685	447,685
Total funds carried forward at 30 September 2022		384,522	120,494	505,016	447,685

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 16 to the financial statements.

The attached notes form an integral part of these financial statements.

AGE UK WESTMINSTER (REGISTERED NUMBER 2788761)

Balance Sheet

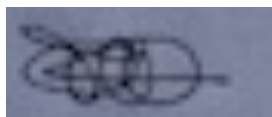
As at 30 September 2022

	Notes	Group 2022 £	Group 2021 £	Charity 2022 £	Charity 2021 £
FIXED ASSETS					
Tangible Assets	10, 11	11,211	11,366	3,515	388
Investments	12	-	-	15,000	15,000
Total Fixed Assets		<u>11,211</u>	<u>11,366</u>	<u>18,515</u>	<u>15,388</u>
CURRENT ASSETS					
Debtors	13	25,655	25,459	32,727	35,047
Cash at bank and in hand		559,452	489,419	514,706	481,789
Sum of Current Assets		<u>585,107</u>	<u>514,878</u>	<u>547,433</u>	<u>516,836</u>
CURRENT LIABILITIES					
Creditors: amounts falling due within one year	14	(91,302)	(78,559)	(88,955)	(75,364)
Net Current Assets		<u>493,805</u>	<u>436,319</u>	<u>458,478</u>	<u>441,472</u>
Total net assets		<u><u>505,016</u></u>	<u><u>447,685</u></u>	<u><u>476,993</u></u>	<u><u>456,860</u></u>
FUNDS					
Restricted Funds	16	120,494	183,321	120,494	183,321
Unrestricted Funds: General Funds		384,522	264,364	356,499	273,539
Total unrestricted funds		<u>384,522</u>	<u>264,364</u>	<u>356,499</u>	<u>273,539</u>
Total Funds		<u><u>505,016</u></u>	<u><u>447,685</u></u>	<u><u>476,993</u></u>	<u><u>456,860</u></u>

The trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The attached notes form an integral part of these financial statements.

The financial statements were approved and authorised for issue by the trustees on 31 July 2023 and signed on their behalf by:



.....
Fiona Healy Connelly, Chair



.....
Neil Carthy, Treasurer

AGE UK WESTMINSTER (REGISTERED NUMBER 2788761)

Cash Flow Statement

As at 30 September 2022

	2022	2021	2022	2021
	Group	Group	Charity	Charity
	£	£	£	£
OPERATING ACTIVITIES				
Net Income	57,681	60,674	20,483	66,264
Adjustments:				
Debtors	(196)	26,840	2,320	18,809
Creditors	12,743	(43,167)	13,591	(36,032)
Depreciation	4,852	5,589	1,570	1,750
Total Adjustments:	17,399	(10,738)	17,481	(15,473)
Net cash provided by operating activities	75,080	49,936	37,964	50,791
INVESTING ACTIVITIES				
Investment in Fixed Assets	(5,047)	(2,445)	(5,047)	-
Investment in subsidiary company	-	-	-	-
Net cash provided by investing activities	(5,047)	(2,445)	(5,047)	-
FINANCING ACTIVITIES				
Loan from Parent Charity	-	-	-	-
Net cash provided by financing activities	-	-	-	-
Net cash increase/(decrease) for period	70,033	47,491	32,917	50,791
Cash at beginning of period	489,419	441,928	481,789	430,998
Cash at end of period	559,452	489,419	514,706	481,789

**NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 30 September 2022**

1 Accounting policies

(a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102 - effective 1 January 2015) - (Charities SORP FRS 102) and the Companies Act 2006.

The charitable company meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

(b) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

(c) Basis of Consolidation

These financial statements consolidate the results of the charity and its wholly owned subsidiary on a line-by-line basis. Transactions and balances between the charity and its subsidiaries have been eliminated from the consolidated financial statements. Balances between the companies are disclosed in the notes of the charity's balance sheet. A separate statement of financial activities, or income and expenditure account, for the charity itself is not presented because the charity has taken advantage of the exemptions afforded by section 408 of the Companies Act 2006

(d) Income

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

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Income received in advance for the provision of specified service is deferred until the criteria for income recognition are met.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be reliably measured and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

(e) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

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

(f) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2022

(g) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

(h) Expenditure and irrecoverable VAT

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

- Costs of raising funds comprise of trading costs and the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.
- Expenditure on charitable activities includes the costs of activities undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

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

(i) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back-office costs, finance, personnel, payroll and governance costs which support the charity and its activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 6.

(j) Tangible fixed assets and depreciation

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation schedules in use are as follows:

Leasehold improvements	over the life of the lease
Equipment & fittings	over 1 – 3 years

(k) Finance and operating leases

Rental charges are charged on a straight-line basis over the term of the lease.

(l) Debtors

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

(m) Creditors and provisions

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

(n) Pensions

On 1 February 2016 we automatically enrolled all eligible employees into a Legal & General defined contribution pension scheme. Employees who are not eligible may enrol at their discretion.

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2022**

2 Income from donations and legacies

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Donations	27,906	11,620	39,526	33,997
Legacies	1,000	-	1,000	1,000
	28,906	11,620	40,526	34,997

3 Income from Charitable Activities

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
Advice for Life:				
CE Sell Charitable Trust	25,000	-	25,000	-
Citizens Advice Westminster	-	72,375	72,375	72,500
City Bridge Trust	-	42,450	42,450	10,575
City of Westminster:	-	15,000	15,000	5,000
Garfield Weston	-	300	300	-
Hyde Park Place Estate	-	-	-	300
London Income - Age UK	-	-	-	7,577
London Community Foundation	-	-	-	23,876
NEA	-	-	-	24,445
People's Postcode Trust	-	24,834	24,834	-
Westminster Amalgamated Char	-	-	-	7,633
Total For Advice for Life:	25,000	154,959	179,959	151,906
Embrace Our Community:				
Age UK	38,627	19,899	58,526	33,264
Age UK London	-	-	-	592
CAF	-	-	-	62,863
Befriending Pilot	-	5,000	5,000	-
City of Westminster	-	30,366	30,366	7,519
Edward Harvest Trust	-	2,000	2,000	2,500
City of Westminster Char Trust	-	8,350	8,350	8,000
CNWL NHS Foundation Trust	-	74,994	74,994	-
FM Conway	-	-	-	1,250
French Huguenot Church of London	-	5,000	5,000	6,875
Hospital Saturday Fund, The	-	-	-	2,500
Garfield Weston	-	6,667	6,667	-

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2022

Good Things Foundation	-	3,060	3,060	-
Howard de Walden Estate	-	20,000	20,000	12,667
Hyde Park Place Estate	-	5,000	5,000	-
Illiquidx Christmas Donation	-	1,000	1,000	-
Julia & Hans Rausing Trust	-	8,400	8,400	67,148
King's College London	-	-	-	5,000
London Catalyst	-	2,500	2,500	-
London Community Foundation	-	10,000	10,000	-
Masonic Charitable Foundation	-	-	-	-
Mercer's Company	-	14,583	14,583	-
National Lottery	-	9,740	9,740	47,711
Awards For All	-	1,000	1,000	4,679
One Westminster	-	42,000	42,000	-
Open Age CAC	-	6,240	6,240	-
Paddington Charities, The	-	1,000	1,000	2,000
Phoenix Group	-	-	-	1,000
Percy Bilton Charity	-	4,697	4,697	-
Portman Foundation, The	-	-	-	5,000
Redevco Foundation	-	18,933	18,933	19,747
RMG London	-	-	-	1,000
St Johns Hyde Park	-	-	-	2,548
Strand Parish Trust	-	5,000	5,000	1,000
Swire Charitable Trusts	-	-	-	42,028
Tesco Groundworks	-	1,000	1,000	-
UCL	-	-	-	500
Ulverscroft Foundation	-	2,000	2,000	-
Westminster Amalgamated Charities	-	25,211	25,211	16,211
Westminster Foundation	-	3,612	3,612	3,929
WCC COVID Business Grant	-	-	-	19,286
Total for Embrace Our Community:	38,627	337,252	375,879	376,817
Total for Charitable Activities	63,627	492,211	555,838	528,723

4 Investment Income

The group's investment income of £65 (2021: £157) arises from money held in interest bearing deposit accounts.

5 Cost of raising funds

	2022 £	2021 £
Trading company expenditure (note 21)	94,161	76,491
Fundraising costs	15,226	15,941
	<u>109,387</u>	<u>92,432</u>

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2022

6 Analysis of expenditure on charitable activities

Expense Classification	Basis of Allocation	Advice For		Support Costs	Gov Costs	Total 2022	Total 2021
		Living	Embrace the Community				
Staff costs	Direct	194,112	269,750	-	-	463,862	374,593
Grants to individuals	Direct	300	5,375	-	-	5,675	600
Activities and events	Direct	1,317	17,890	-	-	19,207	43,195
Volunteer Costs	Direct	808	4,121	-	62	4,991	3,716
Premises	Floorspace	-	-	18,690	-	18,690	15,536
Communication and computers	Staff time	-	-	18,669	-	18,669	12,491
General office and staff costs	Usage	-	-	17,987	-	17,987	16,642
Other support costs	Usage	-	-	7,388	-	7,388	10,231
Audit	Direct	-	-	-	4,017	4,017	2,100
Fundraising	Direct	-	-	1,584	-	1,584	2,655
		196,537	297,136	64,318	4,079	562,070	481,759
Support Costs		25,607	38,711	(64,318)	-	-	-
Governance Costs		2,040	2,039	-	(4,079)	-	-
Total Expenditure (2022)		224,184	337,886	-	-	562,070	-
Total Expenditure (2021)		157,128	324,631	-	-	-	481,759

7 Total expenditure

	Staff Costs £	Depreciation £	Other Allocated Costs £	Total 2022 £	Total 2021 £
Cost of generating funds:					
Fundraising and publicity	15,226	-	-	15,226	15,941
Trading company expenditure	48,390	3,282	42,489	94,161	76,491
Charitable expenditure	459,842	1,570	96,579	557,991	479,159
Governance costs	-	-	4,079	4,079	2,600
Total resources expended	523,458	4,852	143,147	671,457	574,191

Of the total expenditure £177,784 (2021: £132,482) was unrestricted and £493,673 (2021: £441,709) was restricted.

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2022**

8 Net income for the year:

	2022	2021
	£	£
This is stated after charging:		
Auditors' remuneration		
Audit Fee	4,000	4,000
Depreciation on owned assets	4,852	5,589
	4,852	5,589

The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2021: £nil). No trustees were reimbursed expenses during the year (2021: £nil). No charity trustee received payment for professional or other services supplied to the charity (2021: £nil).

9 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2022	2021
	£	£
Wages and Salaries	451,583	350,330
Social security costs: employer's national insurance	32,546	24,445
Employer's contribution to defined contribution pension schemes	30,872	22,550
Other staff costs	8,457	24,368
	523,458	421,693

There were no employees whose emoluments as defined for taxation purposes amounted to over £60,000 in the year.

The key management personnel of the charity are the trustees, the Chief Officer, Head of Services and the Business Development & Fundraising Manager. The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2021: £nil). No trustees were reimbursed expenses during the year (2021: £NIL). No charity trustee received payment for professional or other services supplied to the charity (2021: £nil). The total employee benefits including pension contributions of the 3 key management personnel in 2022 were £134,280 vs 1 key management personnel in 2021 (2021: £53,444).

Pension costs are allocated to activities in proportion to the related staffing costs incurred.

Cognisant of its responsibilities for charitable and public money Age UK Westminster pays only statutory redundancy pay but occasionally enhances settlements with pay in lieu of notice.

The average number of employees, calculated on a full-time equivalent basis, analysed by function was:

	2022	2021
	Number	Number
Charitable activities	13.90	10.25
Cost of raising funds (charity shop)	1.80	1.80
Management and administration of the charity	-	-
	15.70	12.05

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2022

10 Tangible fixed assets - Group

	Leasehold improvements £	Furniture and equipment £	Total £
Cost			
At 1 October 2021	28,584	12,280	40,864
Additions	-	4,697	4,697
Disposals	-	-	-
At 30 September 2022	<u>28,584</u>	<u>16,977</u>	<u>45,561</u>
Depreciation			
At 1 October 2021	17,714	11,784	29,498
Charge for year	3,174	1,678	4,852
Disposals	-	-	-
At 30 September 2022	<u>20,888</u>	<u>13,462</u>	<u>34,350</u>
Net book value at 30 September 2022	<u>7,696</u>	<u>3,515</u>	<u>11,211</u>
At 30 September 2021	<u>10,870</u>	<u>496</u>	<u>11,366</u>

11 Tangible fixed assets – Charity

	Computer Equipment £	Office Furniture £	Total £
Cost			
At 1 October 2021	8,287	1,637	9,924
Additions	4,697	-	4,697
Disposals	-	-	-
At 30 September 2022	<u>12,984</u>	<u>1,637</u>	<u>14,621</u>
Depreciation			
At 1 October 2021	7,899	1,637	9,536
Charge for year	1,570	-	1,570
Disposals	-	-	-
At 30 September 2022	<u>9,469</u>	<u>1,637</u>	<u>11,106</u>
Net book value at 30 September 2022	<u>3,515</u>	<u>-</u>	<u>3,515</u>
At 30 September 2021	<u>388</u>	<u>-</u>	<u>388</u>

12 Investments

	2022 £	2021 £
Charity:		
Shares in subsidiary trading company at cost	15,000	15,000
Total	<u>15,000</u>	<u>15,000</u>

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2022

13 Debtors

	Group 2022 £	Group 2021 £	Charity 2022 £	Charity 2021 £
Trade debtors	25,336	25,459	25,334	25,459
Amount owed by subsidiary (Note 21)	-	-	7,074	9,588
Prepayments and other accrued income	319	-	319	-
	<u>25,655</u>	<u>25,459</u>	<u>32,727</u>	<u>35,047</u>

14 Creditors: amounts falling due within one year

	Group 2022 £	Group 2021 £	Charity 2022 £	Charity 2021 £
Trade creditors	13,018	8,398	13,869	8,918
Taxation and social security costs	9,247	8,061	9,247	8,061
Credit Cards	795	569	795	569
Accruals and deferred income	68,242	61,531	65,044	57,816
	<u>91,302</u>	<u>78,559</u>	<u>88,955</u>	<u>75,364</u>

15 Financial commitments

At 30 September 2022 the group has annual commitments under non-cancellable leases as follows:

	2022 Land and Buildings £	2021 Land and Buildings £
Lease payments due:		
In less than one year	38,280	38,280
In one to five years	153,120	76,560
In more than five years	-	-
Total of commitments:	<u>191,400</u>	<u>114,840</u>

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2022

16 Statement of funds 2022

	At 1 Oct 2021 £	Income £	Expenditure £	Transfers £	At 30 Sep 2022 £
General Reserve	273,539	92,598	(83,623)	73,985	356,499
Charity Total	273,539	92,598	(83,623)	73,985	356,499
Subsidiary	(9,175)	131,359	(94,161)	-	28,023
Total Unrestricted Funds	264,364	223,957	(177,784)	73,985	384,522
Restricted funds:					
Westminster CC and other Restricted Funds	20,928	183,571	(209,593)	10,000	4,906
Befriending	40,431	85,059	(43,090)	(43,000)	39,400
Digital Inclusion	1,366	46,612	(86,933)	38,955	-
CNWL	-	74,494	(49,244)	13,000	38,250
Information & Advice	9,101	87,375	(78,452)	(8,955)	9,069
Love Your Community	37,510	27,720	(26,361)	(10,000)	28,869
Visual Impairment	73,985	-	-	(73,985)	-
Total Restricted Funds	183,321	504,831	(493,673)	(73,985)	120,494
Total Funds	447,685	728,788	(671,107)	-	505,016

The General Reserve represents the free funds of the charity which are not designated for particular purposes.

The restricted funds balance as at 30 September 2022 represents income provided from the sources listed above which was received during the year but not yet fully utilised.

Purposes of restricted funds:

Befriending Project – Provide face to face support to vulnerable older people who are experiencing social isolation.
 Digital Inclusion (formerly IT @Home) – help our clients make the most of the internet and electronic devices.
 Give & Receive - Offer inclusive volunteering opportunities to Westminster residents aged 60 plus.
 Information & Advice – Give advice in one-to-one sessions, mainly regarding benefits.
 Love Your Community – Outreach to residents of Marylebone and surrounding areas.
 Visual Impairment – Provide specific assistance to visually impaired older residents of Westminster.
 CNWL – Tackling social isolation through digital inclusion.

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2022**

Statement of funds 2021

	At 1 Oct 2020 £	Income £	Expenditure £	Transfers £	At 30 Sep 2021 £
General Reserve	199,921	129,521	(55,903)	-	273,539
Charity Total	199,921	129,521	(55,903)	-	273,539
Subsidiary	(3,584)	70,988	(76,579)	-	(9,175)
Total Unrestricted Funds	196,337	200,509	(132,482)	-	264,364
Restricted funds:					
Westminster CC and other Restricted Funds	25,599	232,383	(262,054)	25,000	20,928
Befriending	53,277	8,032	(20,878)	-	40,431
Digital Inclusion	597	42,769	(42,000)	-	1,366
Give & Receive	-	7,375	(14,445)	7,070	-
Information & Advice	163	103,953	(70,015)	(25,000)	9,101
Love Your Community	37,053	39,843	(32,316)	(7,070)	37,510
Visual Impairment	73,985	-	-	-	73,985
Total Restricted Funds	190,674	434,355	(441,708)	-	183,321
Total Funds	387,011	634,864	(574,190)	-	447,685

17 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The members of the company are the trustees named in the Report of the Board of Trustees. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

18 Related party transactions

There were no related party transactions in the year to 30 September 2022 (2021: £nil). There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

One of our trustees, Ian Adams, is a councillor and was previously Lord Mayor of Westminster City Council. Westminster City Council funds our Information & Advice project via the Westminster Advice Services Partnership, our Direct Payments project and various ad hoc projects via the Edward Harvist Trust. Westminster City Council is indirectly our landlord for our office for which we pay a market rent. Ian was appointed Lord Mayor of the City of Westminster for the 2017-18 year and he kindly chose us as one of his selected mayoral charities.

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2022

19 Control

The charitable company is controlled by the trustees.

20 Analysis of group net assets between funds

	Restricted funds £	Designated funds £	General funds £	Total £
Fund balances at 30 September 2022 are represented by:				
Tangible fixed assets	-	-	11,211	11,211
Current assets	120,494	-	464,613	585,107
Current liabilities	-	-	(91,302)	(91,302)
	_____	_____	_____	_____
Total net assets	120,494	-	384,522	505,016
	=====	=====	=====	=====

Analysis of group net assets between funds 2021

	Restricted funds £	Designated funds £	General funds £	Total £
Fund balances at 30 September 2021 are represented by:				
Tangible fixed assets	-	-	11,366	11,366
Current assets	183,322	-	331,556	514,878
Current liabilities	-	-	(78,559)	(78,559)
	_____	_____	_____	_____
Total net assets	183,322	-	264,363	447,685
	=====	=====	=====	=====

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 30 September 2022

21 Subsidiary company

The charity owns the whole of the issued ordinary share capital of Age UK Enterprises (Westminster) Limited, a company registered in England. One of these shares is held in trust for the company by one of our trustees, Neil Carthy.

The subsidiary is used for non-primary purpose trading activities of which the principal activity is running charity shops. Any net profit is gifted to the charity. Corporate income is treated as donations. All activities have been consolidated on a line by line basis in the SOFA.

As of 30 September 2022 the subsidiary company owes in addition £7,074 (2021: £9,588) on the inter-company account.

A summary of the results of the subsidiary is shown below:

	Total 2022 £	Total 2021 £
Turnover	131,359	70,988
Cost of Sales	(1,628)	(1,078)
Gross Profit	<u>129,731</u>	<u>69,910</u>
Administrative expenses	(92,533)	(75,413)
Loan interest paid to parent company	-	(88)
Donation to parent company	-	-
Net Profit / (Loss)	<u>37,198</u>	<u>(5,591)</u>

Funders

We couldn't be there for older people in Westminster without the much-needed support we receive from the following funders:

- Age UK Tackling Inequalities fund
- Arnold Clark Community Fund
- Big Lottery - Awards for All
- Central and North West London NHS Foundation Trust
- Central London Community Healthcare NHS Trust (CLCH Trust)
- Edward Harvist Trust
- French Huguenots
- Garfield Weston Foundation
- Good Things Foundation Connect Up Fund
- Hyde Park Place Estate Trust
- Julia & Hans Rousing Trust
- Masonic Charitable Foundation
- Neighbourly
- NHS Charities (DigitALL programme)
- North Westminster Programme
- Peabody Community Fund
- Percy Bilton Charity
- SEGB Programme 2022
- St James Ward Funding
- Tesco Bags of Help Fund
- The Prince of Wales Charitable Fund
- Ulverscroft Foundation
- WCC Community Contribution Funding
- Westminster Almshouses Block Grant
- Westminster City Council
- Westminster Protect Fund

Organisations and corporates

These companies and organisations provided vital support to Age UK Westminster

Abbey Centre	Oaktree Capital
Age UK Kensington & Chelsea	Octavia
Adult Social Care	One Westminster Social Prescribers
Bain & Company	Open Age
Baringa	Paddington Library
Beechcroft Care Home	Parkhouse Christmas Meals
Beethoven Centre	Penfold Place
BlueBay Asset Management	Pubmatic
Carers Network	Ouod
Church Street Library	Richardson Publishing Group
Davey's Court	Southbank International School
Department for Transport	St. Mungo Association
GIC Singapore Real Estate	The Crown Estate
Green Doctors	The Salvation Army (Regent Hall)
Halycon Days	Time and Talents
Howard de Walden Estate	Virgin Media 02
Lords	Waitrose
Marston Holdings	Wearisma
Marylebone Church	Westminster Connects
Marylebone Library	Westminster Foodbank
Mayfair Library	Wetherby Senior School
McKinsey & Company, London	
Neighbourly	
Newton Europe	
NG Bailey	
North Paddington Food Bank	
NSL	

AGE UK WESTMINSTER

England & Wales - Charity number 1018300

Accounts

REGISTERED NUMBER: 02788761 (England and Wales)



AGE UK WESTMINSTER
(A company limited by guarantee)

Report and Financial Statements

Year ended: 30 September 2021

Charity no: 1018300

Company no: 2788761

AGE UK WESTMINSTER

**CONTENTS OF THE ANNUAL REPORT AND FINANCIAL STATEMENTS
for the Year Ended 30 September 2021**

	Page
Report of the trustees (Including legal and administrative information)	1
Report of the auditors	21
Consolidated statement of financial activities	24
Consolidated and charity balance sheets	25
Consolidated Cash flow statements	26
Notes forming part of the financial statements	27

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES for the Year Ended 30 September 2021

The trustees are pleased to present their annual directors' report together with the consolidated financial statements of the charity and its subsidiary for the year ending 30 September 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

CHAIR'S REPORT

Since 1947, our mission has been to improve the lives of older people in Westminster and help them make the most of their later years. We are rooted in this thriving community, which continually rises to the many social and economic challenges it faces. Since the Coronavirus pandemic, we have now moved to a more hybrid delivery of services and are continually trying to find new ways to reach those who are more isolated and vulnerable.

Despite the pandemic having evolved, people are still looking out for each other and many are volunteering to support the community. We have had local businesses step up to share monetary support, as well as offer digital inclusion sessions at a time when many older people were feeling isolated and lonely.

Thank you to all our staff, volunteers and supporters. Also, thanks for the tremendous generosity of people who donated funds or given their support in other ways. You have made us even stronger and we aim to continue delivering high quality service and support, and with your help, we can face the future with confidence.

I hope you enjoy the report and learn more about the positive impact we are making in Westminster.

Fiona Healy-Connelly,
Chair

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2021

STATEMENT ON PUBLIC BENEFIT

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on "charities and public benefit". Age UK Westminster exists to promote the wellbeing of older people in Westminster and help to make later life a fulfilling and enjoyable experience. All benefits flow from this aim and are achieved through the many services areas which are described below. The beneficiaries are residents of the City of Westminster aged fifty and over. Whilst small charges are made for some services, no individual is excluded by inability to pay.

OUR PURPOSES AND ACTIVITIES

Objectives

Age UK Westminster's principal aims are:

- to promote a positive attitude towards older people and ageing
- to influence and develop policies that affect older people
- to promote effective care and independent living for older people
- to encourage choice and opportunity for older people.
- to directly help as many older people as our resources allow

Summary of Principal Activities

Age UK Westminster exists to promote the well-being of older people in the City of Westminster and to help them lead independent, fulfilling lives for as long as possible.

We are a small charity with a long history. We are part of the national Age UK network. We receive administrative assistance from Age UK, but we are independently funded and are free to set our own goals and priorities in line with the needs of our local community. Our rights and responsibilities to the Age UK network are governed by the Brand Partnership agreement.

We provide a wide range of services that reduce hardship, disadvantage, loneliness and isolation for older people in our local community. The population of Westminster is particularly diverse which means that we provide a lot of support to Black & Minority Ethnic Groups (BAME) resident in the borough.

These services are run by 8 dedicated full-time staff and 13 part time staff and supported by over 540+ local and corporate volunteers. Additionally, our charity shop is staffed by one full time and two part time employees.

We made 6247 client contacts and helped our clients to access over £773,000 in welfare benefits and discretionary grants through our Information and Advice service, telephone enquiry line and other project activities.

During the reporting year our activities comprised:

**REPORT OF THE BOARD OF TRUSTEES - continued
for the Year Ended 30 September 2021**

ACHIEVEMENTS AND PERFORMANCE

AUKW's strategic objectives are:

- To maintain a range of flexible and responsive services to improve the quality of life of people aged over 50 in Westminster.
- To respond to the needs of frail, lonely and isolated older people.
- To build the capacity, profile and sustainability of Age UK Westminster.
- To participate in campaigning on behalf of older people.
- In cooperation with Age UK, to play a proactive part in fostering collaborative, cross-borough and cross-sector working within and beyond the Age UK London network.

We are looking to expand our range of services whilst maintaining and improving on our efficient use of resources.

Central functions will continue to be outsourced where this is advantageous, which provides additional flexibility. Other options such as shared services, joint working, and partnerships will be considered where these do not impact the long-term viability of Age UK Westminster, or impede expansion, or critical information flows. Expansion of the organisation will continue in a controlled and robust manner.

Looking ahead.

In 2021- 2022, we want to:

- Continue to be informed by the voice of the older residents of Westminster and the needs of the older residents of Westminster are at the heart of what we seek to deliver.
- Ensure that Age UK Westminster continues to support, recognise, and rewards its staff and volunteers to make Age UK Westminster a safe and positive values-based workplace.
- Continue to strengthen collaborative partnerships with organisations and communities in the local community and develop partnership funding applications.
- Build on the growing relationships with local CCG, CNWL, CLCH, other NHS bodies and Westminster City Council to meet gaps and support delivery of services.
- We are investing to provide Lasting Power of Attorney support which will launch in 2021-2022 and we are working towards investing further to provide home care support.
- Continue with a combined service of online, phone and in-person activities.
- Maintain and strengthen our Digital Inclusion service offer including securing funding to offer grants to older Westminster residents with financial barriers to purchase their own devices/data.
- Secure funding to launch a Dementia project that will provide Dementia groups and develop Dementia Befriending with the ambition of resource to provide specialist dementia advice and guidance for clients, family and carers.

Information and Advice

We have 1.8 FTE employees dedicated to this project and our Head of Services allocates some of her time to overseeing the project and providing management support. The employees are assisted by a small team of

**REPORT OF THE BOARD OF TRUSTEES - continued
for the Year Ended 30 September 2021**

dedicated and trained volunteers. Following Covid lockdowns we re-introduced weekly two-hour surgeries and outreach face to face appointments at two community venues in the City of Westminster and in July 2021. Home visits for housebound residents were also reinstated and we continue to provide information and advice by phone, email and online.

Our staff and volunteers are trained to resolve problems and signpost clients to services both within Age UK Westminster and those of our voluntary sector partners and affiliates. Assistance is given on a range of financial, social, and practical issues. We are seeing many older people who are struggling with housing issues, benefit problems and debt burdens. Beyond these practical concerns our team also provides a friendly ear for those who are experiencing social isolation or loneliness, an increasingly prevalent concern in our city.

Age UK Westminster is a founder partner with Asylum Aid (formerly Migrant Resource Centre) in the Westminster Advice Services Partnership led by Citizens Advice Westminster (<https://www.westminsteradvice.org.uk/>) which delivers the older person's advice service for the borough. This project is ultimately funded by Westminster City Council.

Through our partnership with the Westminster City Council's financial assessment team, working together as the Westminster Benefits Advice Team, we help maximise financial benefits for older people. This element of support is provided through home visits.

Complex Needs Advice, Support & Advocacy

We have 1 part time (0.8) Complex Needs Advice, Advocacy & Support Coordinator who delivers this project, launched in July 2021, and it is overseen by our Head of Services who provides management support. The service provides 1:1 information, advice, advocacy and support to older people aged 65+ and their carers in Westminster to enable them to navigate a significant life change such as bereavement, retirement or redundancy, relationship breakdowns, a change in income or circumstances, a change to daily care needs, housing needs, adaptations to your home, a deterioration in health or a reduction in mobility, victims of a crime, fraud or a scam.

The support identified provided includes but is not limited to welfare benefits, housing & social care, health care, as well as signposting and referrals for bereavement counselling, befriending, social groups. Support is provided through a combination of home visits (or place of residency), via a weekly outreach session in the community and by telephone, facetime or zoom. Where necessary this service can visit clients in hospitals and care homes.

This project is funded for 3 years by the City Bridge Trust.

Smart Energy in GB Communities Programme

Launched in April 2021, this 8-month funding raised awareness, confidence and understanding of Smart Meters and their benefits to 2,500 non-digital older adults living in Westminster through the provision of specialist information, advice and guidance. The project addressed negative views and clients identified the benefits of having accurate information about their energy usage and also providing meter readings. The project was delivered across all programmes at Age UK Westminster with 1:1 support embedded in the I&A service.

Volunteering Project

Age UK Westminster's Volunteering Project ensures the efficiency and sustainability of services provided to the older residents of Westminster through managing the recruitment, induction and training, support and supervision, reward and recognition of the individual team of volunteers that support Age UK Westminster. Volunteers provide essential frontline support handling telephone enquiries, providing digital inclusion support and telephone befriending and some face to face visiting where Covid restrictions allowed.

Working with the Digital Inclusion Coordinator, Digital Support Volunteers was a significant addition to the portfolio of volunteer roles at Age UK Westminster. A pool of volunteers was recruited and trained and contributed to the successful delivery of the Digital Inclusion Neighbourhood Keeper and Westminster City Council projects. A tailored digital support for older people volunteers training webinar was developed alongside a digital support training pack for volunteers, coordinated provision of training and assessment of volunteers and weekly supervision of volunteers.

This year the invaluable contribution of our volunteers across the organization was recognised with an in-person Celebration Event in August 2021 where volunteers were presented with Certificates of Achievement by the Lord Mayor of Westminster. Clients who had benefitted from volunteer support also attended to share their thanks alongside the CEO and Chair of Age UK Westminster.

The Volunteering Project aims to promote positive attitudes to older people and ageing, by enabling older people to be more active in their local community. Older volunteers are provided with the individual time and support that they might require to complete the application process and matched to roles, which accommodate any mobility or health

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2021

restrictions, including supporting our I&A and Befriending services, helping with community fundraising activities or even joining the Age UK campaign team. Proactively enabling older residents to volunteer boosts their confidence by encouraging them to develop new skills and introduces them to a support network of Age UK Westminster staff and other volunteers.

The project is staffed by a part-time (0.8) Volunteer Coordinator.

Befriending

Age UK Westminster has been delivering a successful and dedicated befriending service for the older Westminster population for over 20 years and tackling social isolation and loneliness in older Westminster residents has always been a high priority. Our befriending service assessment design focuses on providing a person-centred approach. Our support goes beyond just matching a client with a volunteer befriender but also addresses any other issues an individual may be experiencing including the older persons living circumstances, have they actually been out of the house yet, understanding why they are feeling isolated and/or lonely so we can discover ways of improving these feelings.

Our befriending service offers a lifeline to older people and supports them to access meaningful social connections including groups or activities, home support services and information, advice & advocacy.

During the pandemic our 1:1 face-to-face befriending service moved to telephone befriending only and grew exponentially from supporting 101 clients to over 500 with assistance from over 250 volunteers. This dramatic increase in older people accessing this service highlighted the greater need for isolation and loneliness preventative services and support for our older population. In this year, face to face visiting was re-introduced across some matches as Covid restrictions allowed. These visits were outdoors or followed guidelines around social distancing, mask wearing, and volunteers were advised to test before visiting. The service will continue to follow a hybrid model combining both face to face and telephone befriending.

The service is delivered by a part-time (0.6) Befriending Coordinator and managed by the Community Services Manager and supported by 240 volunteers.

Community Inclusion

In addition to our one-to-one befriending, we are passionate about facilitating group opportunities for our clients to socialise with other older Westminster residents. Through this year face to face activities were re-introduced from July 2021 with mask wearing, social distancing and group sizes following government guidance. These included outings and gatherings including coffee mornings at the Salvation Army's Regent Hall on Oxford Street, trips to London Zoo and the British Museum.

Virtual activities were also maintained via zoom with the Book Club and Poetry becoming popular regular features along side virtual tours of exhibits such as the Wallace Collection and musical activities.

Notice of upcoming events is shared with our clients through a monthly postal newsletter, fortnightly email newsletter and via our website.

We use the programme to keep our clients informed about our charitable projects and encourage them to make use of all our services.

This service is delivered by a part-time (0.6) Activities Coordinator and managed by the Community Services Manager.

Food Project

Initiated in response to the Covid pandemic, Age UK Westminster's food project which combined the delivery of food parcels to Westminster's most vulnerable older residents and a shopping service for those who had mobility issues or were shielding. The project extended to July 2021 when funding expired and Covid restrictions had eased.

Deliveries and shopping were completed by volunteers who were coordinated and supported by 1 full time member of staff. The project was overseen by the Community Services Manager.

Digital Inclusion

We have continued to run our relaxed group IT sessions or 'iTea Parties' supported by volunteers and also local businesses and corporates. These were delivered via zoom during the pandemic with participants provided pre support by telephone if necessary to be able to access zoom. Face to face sessions were re-introduced from April

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2021

2021 at Church St library as part of the Neighbourhood Keepers project. As restrictions relaxed sessions were scheduled at several Westminster libraries as part of the Westminster City Council project. In addition, bespoke sessions were delivered with St Mungo's older Westminster residents.

These sessions focus on helping Westminster residents aged 50 plus to increase their digital capabilities and feel more confident when using their own mobile phone, laptop or tablet device. The monthly drop-in sessions are aimed at older residents who are experiencing social isolation and feel cut off from their community due to the use of technology. These sessions are led by the Digital Coordinator or a Sessional Worker with assistance from a team of volunteers.

In addition to the group sessions, 1:1 support is provided where an older person following assessment is matched to a volunteer. Learning includes setting up a Skype or e-mail account, shop online, banking, online utility accounts and using the council tax website. This support was provided virtually or via telephone. During the latter part of this year, home visiting was re-introduced for clients who found it particularly challenging to engage remotely.

Both group and 1:1 focus on not only introducing our clients to useful internet resources that will help them to retain their independence but also to keep in touch with their loved ones.

Digital Library

In this year Age UK Westminster set up a Digital Library which enabled residents who did not own their own devices to loan either a smartphone or a tablet with learning provision provided through the loan period. Loan periods were set at 6 to 8 weeks but depending on capacity the loan periods were extended as in many cases learners had interruptions to their learning such as medical/hospital interventions, volunteer absence due to Covid or learners simply required longer to gain confidence. Those who had funds were supported to purchase their own devices. The cost of data was identified as an issue. In this year applications to schemes that provided data via sim cards were made to help resolve this issue. In addition, applications for a block grant to purchase devices for residents with financial barriers was also included in the strategy.

Neighbourhood Keepers Project

This project launched in February 2021 providing digital support to people aged 50+ living in the Church Street ward of Westminster. It was delivered by a part-time (3 days) Digital Inclusion Coordinator and supported by a team of digitally trained volunteers.

Cyber Seniors - City of Westminster Charitable Trust

Our Westminster wide digital inclusion project, funded by the City of Westminster Charitable Trust, launched in April 2021 to provide digital support to older people aged 50+ living throughout Westminster to help prevent loneliness and isolation. It was delivered by a part-time Digital Coordinator (0.4) with support from a part-time Activities and Outreach worker (0.4).

Kings Civic Challenge

Working in collaboration with students from Kings College, London, this research project looked at barriers to digital learning through a combination of focus groups and learning sessions with older residents in Church St ward.

Digital Inclusion - CNWL

Central and North West London NHS Foundation Trust (CNWL) awarded Age UK Westminster a procurement contract to pilot a Digital Inclusion support service for vulnerable older people including those living alone who are known to be more likely to experience social isolation, which has a damaging effect on their mental wellbeing.

Referrals came directly from the Older Adult Community Mental Health Team only, and the provision of support provided included assessing service users' needs, providing appropriate loan equipment, intensive coaching, support and troubleshooting with IT skills and equipment, support and assistance and setting service users up with permanent equipment.

Due to the impact of the pandemic people who were just about managing were no longer managing because of change of routines lock down and closure of many services. Older adults were not coping with reduced social isolation and loneliness which was causing a huge impact on their mental wellbeing. This project provided support to this cohort of people by helping to reduce social isolation, support community connectiveness and avoid unnecessary admission to acute and inpatient provision.

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2021

This project was staffed by 1 full time Digital Inclusion Coordinator and 1 part time Digital Support Worker (0.4). It was a bi-borough project working in collaboration with Age UK Kensington & Chelsea.

Christmas Project

Age UK Westminster continues to run the annual Christmas project. Due to the pandemic and the Covid lockdown restrictions project activities were revised from the provision and delivery of a Christmas Day lunch to the procurement of items, packing and delivery of Christmas hampers throughout the weeks before Christmas. The hampers included food items including a Christmas pudding and mince pies and a small gift kindly donated by Halcyon Days. Our most isolated clients were also contacted by telephone on Christmas Day for a festive chat. We received support from 93 volunteers, 9 of whom were local councillors and an MP, and 43 corporate volunteers who supported us with packing and delivery of the hampers and friendly calls. Corporate companies included Crown Estate, Howard de Walden Estate, Benefacto, Clifford Chance, Estee Lauder, Neighbourly, GIC, Oliver Wyman, Pubmatic, Oaktree Capital Management, Parkhouse and Marston Group. This incredible offer of support helped us to deliver a hamper and make a friendly call to 520 isolated older people on the three days running up to Christmas (21st, 22nd and 23rd December), and spread festive cheer amongst the older residents of Westminster.

We were delighted to have the additional support from Len Goodman who recorded a festive message specifically for our clients.

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2021

Service User Involvement

Age UK Westminster engages with service users to ensure their involvement in the development and delivery of services and support for older people through consultation and participation. We collect feedback from our service users by carrying out yearly satisfaction surveys for each of our projects. We also invite our more active service users to participate in focus groups, who we consult on the development of new services. In April 2021, we gathered feedback on our services, our contribution during the Covid pandemic and to identify areas of focus going forward.

From the survey we learned:

- 92% rated the service received from Age UK Westminster as very high/high quality
- 67% found the support from Age UK Westminster during the pandemic was extremely/very important
- 67% didn't receive support from any other organisation
- 67% said the pandemic restrictions had affected their well-being
- 62% have become less active than before the pandemic
- 87% would be interested in us developing new services such as exercise classes and walks
- 82% would like to see a community hub
- 60% would like support to get online
- 59% would use a project that would help them to get online
- 64% would like to attend more events and activities

We also ran an Older People's forum in July 2021 and from this gathered the following information:

- Digital exclusion was a frequent area of concern highlighted by many who felt they could not access information and were restricted from participating in events because they had no or only limited online access. We plan to address this through drop-in sessions and by enabling training and peer-to-peer coaching.
- Participants commented on the preference of face-to-face contact
- Participants expressed the following feelings of attending face-to-face activities- Happy, reconnected, reduced feeling of isolation, easier to make friends.

Volunteer Involvement

Age UK Westminster continues to depend extensively on volunteers who play a vital role in every aspect of the charity's work, including befriending, information and advice, office duties, reception, staff recruitment, fundraising and work in the retail outlet of AUKW's wholly owned subsidiary Age UK Enterprises (Westminster) Ltd.

We have a diverse pool of volunteers, including over 60s, young professionals (25-40) and students from local universities. Many of our reception and Information and Advice volunteers have been supporting our organisation for a number of years and we strive to continue our track record of volunteer maintenance by making our volunteers feel valued and providing them with regular top up training.

Corporate Social Responsibility and Volunteering

This year we have developed some exciting partnerships with local organisations/businesses and Embassies, including:

Balfour Beatty, Bestway, Bunzl, CE Sell Charitable Trust, Edward Harvist Trust, Fairshare, Felix Project, GIC Singapore, GiffGaff, Halcyon Days, Heineken, Howard de Walden, Johnson & Johnson, Marks and Spencer, Molton Brown, Morrisons, Newton Europe, Paddington Charities, North Paddington Foodbank, Pubmatic, RMG WCC, Royal Bank of Scotland, Samsung, St James Piccadilly, St Paul's Boys School, Singapore High Commission, SocialBox, Starbucks, Timebank, TwitterUK, United Arab Emirates, Urban Leisure Group, Waitrose, Xero, 3Discovery

These corporates and organisations kindly funded or sponsored services provided facilities and support and donated equipment. Without their support we would not have been able to support our local residents and provide them with the dignity they deserve in their later years.

Employee Involvement

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2021

Age UK Westminster seeks to increase the skills of staff through staff training and development programmes. Its system of regular staff supervision aids the process of identifying training and development needs. Staff are kept informed of events, progress and matters of interest through regular team meetings, written in-house information and individual communication as appropriate.

Communications

In this year we have developed our communication activities to ensure that our website is kept up to date and that we have a stronger social media message. The email newsletter mailing list continues to grow with over 400 older Westminster residents.

Media & Communications is supported by a part time (0.4) member of staff and overseen by the Fundraising & Business Development Manager. The team also support their colleagues with leaflet design to ensure Age UK Brand Partner formats and guidelines are followed.

OUR IMPACT

between Oct 2020 - Sept 2021

- **6247** client contacts

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2021

- **22,000** hours of support delivered by volunteers
- **35,400+** calls made by our volunteers to our Telephone Befriending clients
- **520** Christmas hampers delivered, and Christmas calls made in Dec 2020
- **3,380** older people helped by our I&A team to obtain £773,273 in welfare benefits and discretionary grants
- **11,000** unique users accessing our website
- **240** telephone befriending matches made
- **1,754** clients attended 221 activities delivered online and face-to-face
- **1,200** food parcels delivered to 120 vulnerable clients
- **1,600** client contacts supporting digital inclusion
- **542** volunteers supporting delivery of our services, i.e. befriending, food parcel deliveries, shopping service, digital inclusion support and more
- **1,709** calls dealt with by our reception team

REPORT OF THE BOARD OF TRUSTEES - continued
for the Year Ended 30 September 2021

BENEFITS AND GRANTS

3,380 clients obtained £773,273 in welfare benefits & discretionary grants with support of the I&A team.

*"I didn't know I was entitled to anything until Age UK Westminster intervened. It was a relief to get help."
-Mrs T, client*

Age UK Westminster is one of the leading partners in the Westminster Advice Services Partnership and a leading advice provider for older people in Westminster. Our Information & Advice team has played an invaluable and central role in Westminster for over 70 years. This year we were able to extend the support offered by achieving funding from City Bridge Trust to provide ongoing support, advice and advocacy for those experiencing significant life changes such as bereavement, changes in health, and changes in income.

CASE STUDY

Mr. I was given assistance in getting him the benefits that he had no idea he was entitled to. He doesn't have to borrow money from his friends anymore. He states that the financial stability has given him a new sense of independence and direction in his life.

Between Oct 2020 - Sept 2021, the I&A team responded to:

64 home visits 58 complex needs requests

1,617 total enquiries

*The reception triage team also dealt with 1,709 enquiries.

COMPLEX NEEDS AND SUPPORT SERVICE



232 1:1 sessions delivered, providing support to 58 unique clients with a complex need

In July 2021, we launched our Complex Needs Support Service. This service provides Information, Advice, Advocacy & Support to older people and their carers in Westminster on, and around, a range of complex issues. This service is another avenue that we offer people who need that a little bit of extra time and intervention. Its aim is to unpick what the clients need and help them to be aware of what they can access in their local community. So far, we have advocated on our residents' behalf with organisations and professionals, with them being the decision maker. We have also made referrals to other services and organisations if they were better placed to meet a client's needs.

CASE STUDY

**REPORT OF THE BOARD OF TRUSTEES - continued
for the Year Ended 30 September 2021**

Mr. RL is recently widowed and an ex-RAF pilot. We spoke about his money issues. He was still going through the grieving process. I contacted the necessary agencies and together, we set up direct debits for bills, so he didn't have to worry. I put him in touch with SSAFA, the armed forces charity, and they provided telephone counselling. Also, veteransinthecommunity.org.uk put him in touch with other older ex armed forces for walks, outings and groups in his local community.

OUTCOME

Mr. RL is in a much better place. The counselling service helped a great deal, he smiles a lot more and says that his wife would be telling him off for not living life. He is not ready for a whole social life just yet, but he goes to his local for a pint and plays darts. Small steps, but its progress.

BEFRIENDING

476 successful matches made

35,400 befriending calls

We match people with a local volunteer who commits to visiting lonely older people weekly. During these visits, befrienders provided much-needed social interaction and emotional support. Due to the pandemic, face-to-face befriending was adapted, and we moved some to telephone befriending but have now moved to a hybrid of telephone and in-person when possible.

Loneliness and isolation have long been an issue and our Befriending Service continues to play a vital role in matching volunteers to isolated residents to reduce the negative impact of loneliness.

Alongside Befriending is our vibrant Activities offer, which seeks to encourage participation in group activities. Many of these have been run online in collaboration with our digital inclusion activities, but from July, we were delighted to offer a variety of in-person events.

*"I've been seeing J since Christmas 2018 and it's made such a big difference. I really look forward to J's visit, it's a real booster for me and has really helped with my confidence."
-Befriending client*

VOLUNTEERS



542 volunteers, including 45 aged over 60+

22,000 volunteer hours

Age UK Westminster depends massively on its dedicated volunteers in every aspect of its work. The continuing pandemic has demonstrated the importance of their involvement and their support has proved invaluable.

We needed extra help with food deliveries, digital inclusion sessions and finding ways to support those who were still isolating.

Volunteers who choose to volunteer do so for a variety of reasons. But one thing that all our volunteers have in common is that they are motivated by the positive impact their contribution makes. We certainly wouldn't be able to achieve as much without them.

REPORT OF THE BOARD OF TRUSTEES - continued
for the Year Ended 30 September 2021

*"It's given me as much as it's given her. We have a lot of fun and she shows me a different perspective on life."
-A befriender to a 92-year-old client*

EMERGENCY FOOD



1,200 deliveries

Due to the pandemic, we continued to deliver 1200 weekly emergency food parcels to 120 of our more vulnerable clients. The parcel was well stocked with a variety of non-perishable food items, plus fresh eggs, bread, long-life milk and fresh fruit and vegetables. The parcels were designed for preparation of four or five meals.

The emergency food service has been a lifeline for many of our clients. The service provides not only the security of knowing that food is available but a friendly face and some much-needed human contact.

*"I was absolutely delighted with the parcel today from Age UK. The food is very useable and of high quality and included a few treats too. It was delivered to my door by two charming helpers who also offered contact and assistance should I need it. Many thanks to Age UK for caring."
-Local Resident*

DIGITAL INCLUSION

**REPORT OF THE BOARD OF TRUSTEES - continued
for the Year Ended 30 September 2021**



1,600 client contacts supporting digital inclusion

Covid-19 brought new challenges and highlighted to most of us that we are reliant on digital technology. But many older people often suffer from “digital exclusion” due to unfamiliarity with technology, fear of getting it wrong or cultural differences. Often, they don’t have the social networks that might help them overcome these barriers. To bridge this ‘digital divide’ and social isolation, we developed a comprehensive programme of digital 1:1 sessions and iTea Parties. These sessions are designed to help older clients increase their capabilities. We had volunteers from local and national businesses, alongside our staff, giving their time to help make older people more computer literate and confident in their skills.

“I have started my journey using Word and email. I am very excited to carry on learning so that I can write emails to my friends and family.”
-Local Resident, MC

“The kindness and patience of the volunteers was most valued. Keep running them! The more often, the better.”
-Local Resident and iTea party client

CHRISTMAS HAMPERS

520 Christmas hampers

Our Christmas Project is a yearly project to make Christmas Day a special and enjoyable time for elderly residents, who may be suffering from loneliness and isolation. We have been delivering to older Westminster residents for over 10 years. We received support from 93 volunteers, 9 of whom were local councillors and an MP, and 43 corporate volunteers who supported us with packing and delivery of the hampers and friendly calls. Corporate companies included Crown Estate, Howard de Walden Estate, Benefacto, Clifford Chance, Estee Lauder, Neighbourly, GIC, Oliver Wyman, Pubmatic, Oaktree Capital Management, Parkhouse and Marston Group.

This incredible offer of support helped us to deliver a hamper and make a friendly call to 520 isolated older people on the three days running up to Christmas and spread festive cheer.

“With these phone calls and the hamper, I could not have asked for a nicer Christmas.”
-Maria, Local Resident

“I had a brilliant time volunteering for Age UK Westminster, it was so great to have the chance to talk to people who were isolated at Christmas and to hopefully spread some cheer.”
-Volunteer

STAYING ACTIVE

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2021



1,754 attendees

We are passionate about creating as many opportunities as possible for our clients to socialise with other residents.

Since Covid-19 appeared, we have created a range of online alternatives to our traditional programmes, including a poetry group, virtual tours and talks, exercise programmes, and one-off special events.

When restrictions were lifted, we hosted Covid-safe activities, including a visit to London Zoo, coffee mornings, film screenings, museum trips and trips around London.

We have also led events with partners, such as the Royal Albert Hall and with local corporates. Our programme of online and in-person activities are tremendously popular, and have provided much-needed social stimulation for our clients with different needs.

*"Yesterday's Silver Sunday event was wonderful, thank you so much for all the hard work you put into everything."
-Local resident*

*"I had a truly lovely and relaxing day at the Zoo. All your colleagues were well prepared, supportive and kind in the way they fulfilled arrangements. We were very lucky with the weather, which was a great bonus. Thank you everyone involved with making the arrangements, you did a great job."
-Local client who attended the London Zoo trip*

INCLUSION

The population of Westminster is extremely diverse, and we provide much support to Black and Minority Ethnic (BAME) groups. This is of particular importance with issues related to the poor health of older people in BAME communities and the relatively high proportion of older people living alone. But our achievements extend far beyond the provision of advice, support and guidance. Our strength is based on inclusive voluntary relationships and the trust they generate. This gives us the ability to reach groups of older people most likely to experience poverty, deprivation or poor health.

*"I was struggling to clean my home and to take care of my personal care. Age UK Westminster's adviser assisted me to apply for Attendance Allowance. I am now able to pay for a carer who comes in twice a week. I have gained my independence and self-esteem. I am now in control of my own care."
-Mrs M, client*

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2021

FINANCIAL REVIEW

The financial statements cover the consolidated activities of Age UK Westminster for the year ended 30 September 2021. The year has seen continued healthy financial performance with a positive net movement of funds of £60,674 (2020: £36,670). Our Total Funds balance is now £447,685 (2020: £387,011).

The charity staff have continued to focus on making grant applications to funding bodies that appreciate our wide volunteer base and expertise in identifying the needs of older people in our area. Income from Charitable Activities rose to £528,723 (2020: £328,215) and income from donations, legacies and fundraising rose to £34,997 (2020: £27,133).

Overall expenses at the group rose to £574,191 (vs. £395,735 in 2020) as the charity personnel base expanded in line with the increased funding received over the last several years and to crucially support the vulnerable members of our community impacted by Covid -19. The increase in charitable activity expenditure rose to £481,759 (2020: £304,660) is a result of us deploying our restricted funds on the projects for which they were granted. The cost of raising funds was higher than the previous year at £92,432 (2020: £91,075).

Our support costs increased to £57,055 (2020: £44,340) due mainly to our requiring the rental of a second office at our Beethoven Centre site and our need to increase our communication output to ensure that our community was made aware of all the different ways we could support them. Support costs comprise 11% (2020: 11%) of the Charity's expenditure (defined as Total expenditure less trading subsidiary expenses). While we aim to cover our support costs by donations, legacies and fundraising in some years that is not the case and our support costs are then met from our unrestricted funds balance. We are increasingly trying to obtain total cost recovery from our funding partners where the nature of the project makes that possible.

Our largest single project is Information & Advice and we deliver this service via the Westminster Advice Services Partnership. This is a contracted service and the contract last underwent a full tender process in September 2018. In the reporting period the project had 1.8 FTE employees and received funding of £72,750.

Bid writing to charitable trusts and other grant giving bodies continued in a more competitive environment. We are grateful to all our donors and funders for their support Bid writing to charitable trusts and other grant giving bodies continued in a more competitive environment. We are grateful to all our donors and funders for their support.

RESERVES POLICY

The Board aims to hold 3-6 months' expenditure as free reserves. At 30th September 2021, the group held £447,685 in total funds (2020: £387,011), of which £183,321 (2020: £190,674) are restricted. Subtracting these and fixed assets leaves £252,998 (2020: £181,827) free reserves which equates to 5.2 months (2020: 5.5 mths) of group expenditure.

In setting the reserves policy the board of trustees considers the level and stability of the charity's income; the cost of ceasing operations if funding is withdrawn; the charitable objectives of the charity; and the future expenditure plans of the charity.

FIXED ASSETS

Movements in fixed assets are disclosed in notes 10 and 11.

TRADING SUBSIDIARY

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2021

The subsidiary trading company, Age UK Enterprises (Westminster) Limited, operates charity shops in the northern part of the borough. Our older shop is located on busy Harrow Road but consequently requires paying a high annual rent. Trading at this shop has been satisfactory.

In September 2017 we took out a twelve-month lease on a new shop on Church Street. We subsequently extended that lease to the end of February 2019. We have been unable to trade profitably from this location and we closed this shop on 28 February 2019.

The subsidiary owes the charity £9,588 (2020: £9,566) which consists of a five-year loan with monthly payments of principal and interest and monies owed on the inter-company account. The balance on the loan is £nil (2020: £6,380). The subsidiary is making all payments on time and we do not expect the loan to be redeemed early. The loan is secured by substantially all of the assets of the subsidiary company and the debenture has been registered with Companies House.

The trading subsidiary donates any taxable profits to the charity as disclosed in note 21.

RISK MANAGEMENT

The major risks to which the charity is subject have been identified by the board as including (*mitigating actions in italics*):-

- a) We may not achieve the same level of grant funding or donations as in previous years – *We are making an increased number of grant applications. Our improved financial stability should increase our funders' faith in our ability to deliver on our promises.*
- b) Management structure - The size and funding structure of the charity precludes employing a dedicated management layer – *Increase unrestricted cash flow to employ or equip current staff to take on additional management roles.*
- c) Our charity shop might suffer from a deteriorating trading environment – *Current shop trading is satisfactory and closely monitored. The board receives monthly trading reports with early warning triggers.*
- d) Service demands - We have seen the demand for our services increase amongst older people living in Westminster. This has resulted in additional pressures on our projects and employees and a long waiting period particularly for our I&A and Befriending services - *to meet the increased demands additional funding to be sourced.*

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2021

PLANS FOR THE FUTURE

Age UK Westminster is strategically focussed on the following priority items:

- Be the first choice of support for older residents in Westminster
- Increase the number of older residents with whom we are in contact
- Deliver support to a wider range of socio-economic groups including the Black and Ethnic Minority Groups
- Develop and expand the organisation in new and creative ways to support and engage older Westminster residents

We intend to fulfil these aims through a number of parallel initiatives:

- By re-doubling our already extensive efforts to work with our fellow Age UK partners in the development of sustainable Bi-Borough initiatives
- Increasing our organisation's skills and expertise in areas of concern for older people and in response to need
- Increase involvement of Service Users and feedback to guide service development

We look forward to a period of selective and sustainable growth in our efforts to address the increasing needs of older people in the City of Westminster.

REFERENCE AND ADMINISTRATION DETAILS

- a) CHARITY NAME: Age UK Westminster, a company limited by guarantee.
- b) CHARITY NUMBER: 1018300
- c) COMPANY NUMBER: 2788761
- d) REGISTERED OFFICE: Beethoven Centre, Third Avenue, London, W10 4JL
- e) PATRON: The Baroness Greengross OBE (up to June 2022)
- f) TRUSTEES (as at date of signing of the accounts):
- | | |
|-------------------|--------------|
| I Adams | (Vice Chair) |
| A Black | |
| N Carthy | |
| K C Coyne | |
| D Durnford-Slater | |
| F Healy Connelly | (Chair) |
| R M Jacobson | |
| M Mestrinaro | |
| D Kent-Lemon | |
- g) AUDITORS: Goldwins
Chartered Accountants and Statutory Auditors
75 Maygrove Road
London, NW6 2EG
- h) BANKERS: Lloyds Bank
195-197 Edgware Road, London, W2 1ET

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Age UK Westminster is a charity and company limited by guarantee, established in 1947 and governed by a Memorandum and Articles of Association. Its mission is “to promote the well-being of older people in the City of Westminster to help make later life a fulfilling and enjoyable experience”.

The Board of Trustees of Age UK Westminster governs its affairs. Trustees are also directors of the Company. The Articles of Association provide for The Board of Trustees to be composed of six elected members and up to four co-opted members. The Board takes overall responsibility for ensuring that the financial, legal and contractual duties of the charity are met and that there are satisfactory systems of financial and other controls. It decides on policy and strategy and ensures the organisation fulfils its objectives. The Board meets monthly, except for August and December and Board Meetings are attended by the Chief Executive and such other staff as are required from time to time.

Day-to-day management of the charity rests with the Chief Executive, Mehfuz Ahmed, who reports to the Board of Trustees. Accounting and financial management is performed for the charity on a voluntary basis by the Treasurer. The Board receives monthly reports on the operational performance of the charity’s projects from the Chief Officer and it also receives management accounts detailing the current financial situation and near-term cash flow projections from the Finance Manager.

The Board reviews its composition regularly to ensure that it contains a diverse and relevant range of talents and experience and that there are no skills gaps among its members. New trustees are inducted via a briefing on the charity structure and its aims and a meeting with the Chair, the Chief Officer and another trustee.

Age UK Westminster is a member of The Age England Association and of Age UK London. Due to the small size of the charity we have, from time to time, been grateful to Age UK London for assistance in managing various aspects of the charity where specialised knowledge and experience was required but was not contained in the Board of Trustees or among the staff. Among other initiatives Age UK London have assisted us with a review of the charity shop, advice and instruction on bid writing, HR matters and general strategic direction.

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2021

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

In so far as the trustees are aware:

- there is no relevant information of which the group's auditor is unaware, and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

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

By order of the board of trustees

Fiona Healy-Connelly,
Chair

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE UK WESTMINSTER - continued

Opinion

We have audited the financial statements of Age UK Westminster for the year ended 30 September 2021 which comprise the consolidated Statement of Financial Activities, the group and parent Charity's Balance Sheets, group's statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the group's and Charity's affairs as at 30 September 2021 and of its income and expenditure for the year then ended:
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

The trustees are responsible for the other information. 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, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report (incorporating the directors' report) have been prepared in accordance with applicable legal requirements.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE UK WESTMINSTER - continued

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

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

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of the trustees

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

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

Our 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 are set out below.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Detecting, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting of the risks of fraud and responding whether they have knowledge of any actual or suspected fraud;
 - The internal controls in place to mitigate risks related to fraud or non-compliance with laws and regulations.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We performed analytical procedures to detect any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

**REPORT OF THE INDEPENDENT AUDITORS
TO THE MEMBERS OF AGE UK WESTMINSTER - continued**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the 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.

**Anthony Epton (Senior Statutory Auditor)
for and on behalf of
Goldwins Limited
Statutory Auditor
Chartered Accountants
75 Maygrove Road
West Hampstead
London NW6 2EG**

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(including summary income and expenditure account)
for the Year Ended 30 September 2021

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Income:						
Donations and legacies	2	20,957	-	14,040	34,997	27,133
Charitable activities:	3					
Advice for Life		-	-	151,906	151,906	76,165
Embrace our Community		108,435	-	268,382	376,817	252,050
Income from other trading activities		70,988	-	-	70,988	76,625
Investment Income	4	129	-	28	157	432
Total income		200,509	-	434,356	634,865	432,405
Expenditure:						
Costs of raising funds	5	92,432	-	-	92,432	91,075
Charitable activities:	6					
Advice for Life		24,771	-	132,357	157,128	125,742
Embrace our Community		15,279	-	309,352	324,631	178,918
Total expenditure	7	132,482	-	441,709	574,191	395,735
Net income / (expenditure) for the year		68,027	-	(7,353)	60,674	36,670
Transfers between funds	16	-	-	-	-	-
Net movement in funds		68,027	-	(7,353)	60,674	36,670

Reconciliation of funds:

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(including summary income and expenditure account)
for the Year Ended 30 September 2021

Funds brought forward at 1 October 2020	196,337	-	190,674	387,011	350,341
Total funds carried forward at					
30 September 2021	264,364	-	183,321	447,685	387,011

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 16 to the financial statements.

The attached notes form an integral part of these financial statements.

AGE UK WESTMINSTER (REGISTERED NUMBER 2788761)

Balance Sheet

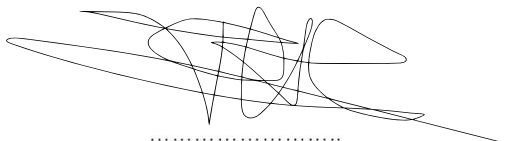
As at 30 September 2020

	Notes	Group 2021	Group 2020	Charity 2021	Charity 2020
FIXED ASSETS					
Tangible Assets	10, 11	11,366	14,510	388	2,138
Investments	12	-	-	15,000	15,000
Total Fixed Assets		11,366	14,510	15,388	17,138
CURRENT ASSETS					
Debtors	13	25,459	52,299	35,047	53,856
Cash at bank and in hand		489,419	441,928	481,789	430,998
Sum of Current Assets		514,878	494,227	516,836	484,854
CURRENT LIABILITIES					
Creditors: amounts falling due within one year	14	(78,559)	(121,726)	(75,364)	(111,396)
Net Current Assets		436,318	372,501	441,472	373,458
Total net assets		447,685	387,011	456,860	390,596
FUNDS					
Restricted Funds	16	183,321	190,674	183,321	190,675
Unrestricted Funds:					
General Funds		264,364	196,337	273,539	199,921
Designated Funds		-	-	-	-
Total unrestricted funds		264,364	196,337	273,539	199,921
Total Funds		447,685	387,011	456,860	390,596

The trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The attached notes form an integral part of these financial statements.

The financial statements were approved and authorised for issue by the trustees on 25 July 2022 and signed on their behalf by:



 Fiona Healy-Connelly, Chair



 Neil Carthy, Treasurer



AGE UK WESTMINSTER (REGISTERED NUMBER 2788761)

Cash Flow Statement

As at 30 September 2021

	2021	2020	2021	2020
	Group	Group	Charity	Charity
	(after consol)	(after consol)	Charity	Charity
OPERATING ACTIVITIES				
Net Income	60,674	36,670	66,264	38,755
Adjustments:				
Debtors	26,840	(13,361)	18,809	(7,968)
Creditors	(43,167)	112,080	(36,032)	109,206
Depreciation	5,589	5,855	1,750	2,653
Total Adjustments:	(10,738)	104,574	(15,473)	103,891
Net cash provided by operating activities	49,936	141,244	50,791	142,646
INVESTING ACTIVITIES				
Investment in Fixed Assets	(2,445)	-	-	(1)
Investment in subsidiary company	-	-	-	-
Net cash provided by investing activities	(2,445)	0	0	(1)
FINANCING ACTIVITIES				
Loan from Parent Charity	-	-	-	-
Net cash provided by financing activities	-	-	-	-
Net cash increase/(decrease) for period	47,491	141,244	50,791	142,645
Cash at beginning of period	441,928	300,684	430,998	288,353
Cash at end of period	489,419	441,928	481,789	430,998

**NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 30 September 2021**

1. Accounting policies

(a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102 - effective 1 January 2015) - (Charities SORP FRS 102) and the Companies Act 2006.

The charitable company meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

(b) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

(c) Income

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

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Income received in advance for the provision of specified service is deferred until the criteria for income recognition are met.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be reliably measured and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

(d) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

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

(e) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

(f) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

(g) Expenditure and irrecoverable VAT

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2021

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

- Costs of raising funds comprise of trading costs and the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.
- Expenditure on charitable activities includes the costs of activities undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

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

(h) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity and its activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 6.

(i) Tangible fixed assets and depreciation

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation schedules in use are as follows:

Leasehold improvements	over the life of the lease
Equipment & fittings	over 1 – 3 years

(j) Finance and operating leases

Rental charges are charged on a straight-line basis over the term of the lease.

(k) Debtors

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

(l) Creditors and provisions

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

(m) Pensions

On 1 February 2016 we automatically enrolled all eligible employees into a Legal & General defined contribution pension scheme. Employees who are not eligible may enrol at their discretion.

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2021

2. Income from donations and legacies

	Unrestrict ed	Restricted	Total	2020
Donations	19,957	14,040	33,997	25,133
Legacies	1,000	-	1,000	2,000
Fundraising	-	-	-	-
	20,957	14,040	34,997	27,133

3. Income from Charitable Activities

	Unrestricted	Restricted	2021	2020
Advice for Life:				
CE Sell Charitable Trust	-	-	-	-
Citizens Advice Westminster	-	72,500	72,500	70,625
City Bridge Trust	-	10,575	10,575	-
City of Westminster:	-	5,000	5,000	-
Edward Harvist Trust	-	-	-	-
Hyde Park Place Estate	-	300	300	905
London Catalyst	-	-	-	-
London Income - Age UK	-	7,577	7,577	3,265
London Community Foundation	-	23,876	23,876	-
NEA	-	24,445	24,445	-
People's Postcode Trust	-	-	-	-
Thames Water Trust	-	-	-	-
United Charities St James's Parish	-	-	-	-
Westminster Alms houses	-	-	-	1,370
Westminster Amalgamated Char	-	7,633	7,633	-
Westminster Foundation	-	-	-	-
Total For Advice for Life:	-	151,906	151,906	76,165

Embrace Our Community:

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2021

Age UK	17,480	15,784	33,264	31,500
Age UK London	592	-	592	-
Antonio Carlucci Foundation	-	-	-	2,250
CAF	-	62,863	62,863	-
British Land	-	-	-	1,000
Bunzl Community Fund	-	-	-	1,000
City of Westminster:	-	-	-	-
City of Westminster	-	7,519	7,519	51,000
Edward Harvest Trust	-	2,500	2,500	-
City of Westminster Char Trust	-	8,000	8,000	14,400
Edward Harvist Trust	-	-	-	2,000
FM Conway	-	1,250	1,250	-
French Huguenot Church of London	-	6,875	6,875	625
Hospital Saturday Fund, The	-	2,500	2,500	-
GIC	-	-	-	900
Howard de Walden Estate	-	12,667	12,667	8,333
Hyde Park Place Estate	-	-	-	5,000
Julia & Hans Rausing Trust	67,148	-	67,148	-
King's College London	-	5,000	5,000	-
London Community Response Fund	-	-	-	26,100
National Lottery	-	47,711	47,711	47,711
Awards For All	-	4,679	4,679	14,393
Neighbourly	-	-	-	600
Newton Europe	-	-	-	1,200
Paddington Charities, The	-	2,000	2,000	1,500
Phoenix Group	-	1,000	1,000	-
Portman Foundation, The	-	5,000	5,000	4,000
Redevco Foundation	-	19,747	19,747	12,500
RMG London	-	1,000	1,000	500
Sanctuary Housing Assoc	-	-	-	4,990
St Johns Hyde Park	-	2,548	2,548	-
Strand Parish Trust	-	1,000	1,000	5,000
Swire Charitable Trusts	-	42,028	42,028	-
Tesco Groundworks	-	-	-	500
Twitter UK Ltd	-	-	-	450
United Charities St James's Parish	-	-	-	250

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2021**

UCL	-	500	500	0
Urban Leisure Group	-	-	-	1,800
Waitrose	-	-	-	913
Westminster Almshouses	-	-	-	5,000
Westminster Amalgamated Charities	-	16,211	16,211	6,085
Westminster Foundation	3,929	-	3,929	-
WCC COVID Business Grant	19,286	-	19,286	-
WG Edwards	-	-	-	550
Total for Embrace Our Community:	108,435	268,382	376,817	252,050
Total for Charitable Activities	108,435	420,288	528,723	328,215

4. Investment Income

The group's investment income of £157 (2020: £432) arises from money held in interest bearing deposit accounts.

5. Cost of raising funds

	2021	2020
	£	£
Trading company expenditure (note 21)	76,491	78,385
Fundraising costs	15,941	12,680
	<u>92,432</u>	<u>91,075</u>
	<u><u>92,432</u></u>	<u><u>91,075</u></u>

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2021

6. Analysis of expenditure on charitable activities

Expense Classification	Basis of Allocation	Advice For Living	Embrace the Community	Support Costs	Gov Costs	Total 2021
Staff costs	Direct	130,609	243,984	-	-	374,593
Grants to individuals	Direct	600	-	-	-	600
Activities and events	Direct	5,690	41,374	-	-	47,064
Volunteer Costs	Direct	524	3,192	-	-	3,716
Other direct costs	Direct	-	-	-	-	-
Premises	Floorspace	-	-	15,536	-	15,536
Communication and computers	Staff time	-	-	12,491	-	12,491
General office and staff costs	Usage	-	-	16,642	-	16,642
Other support costs	Usage	-	-	9,731	500	10,231
Audit	Direct	-	-	-	2,100	2,100
Fundraising	Direct	-	-	2,655	-	2,655
Governance and trustees	Staff time	-	-	-	-	-
		137,423	288,550	57,055	2,600	485,628
Support Costs		18,406	38,649	(57,055)	-	-
Governance Costs		1,300	1,300	-	(2,600)	-
Total Expenditure (2021)		157,129	328,499	-	-	485,628

7. Total expenditure

	Staff Costs £	Depreciation £	Other Allocated Costs £	Total 2021 £	Total 2020 £
Cost of generating funds:					
Fundraising and publicity	15,136	-	805	15,941	12,600
Trading company expenditure	31,964	3,839	40,688	76,491	78,395
Charitable expenditure	374,593	1,750	102,816	479,159	302,210
Governance costs	-	-	2,600	2,600	2,450
Total resources expended	421,693	5,589	146,909	574,191	395,735

Of the total expenditure £132,482 (2020: £138,179) was unrestricted and £441,709 (2020: £257,556) was restricted.

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2021**

8. Net income for the year:

	2021	2020
	£	£
This is stated after charging:		
Trustees' reimbursed expenses	-	-
Trustees' remuneration	-	-
Auditors' remuneration (including expenses and benefits in kind)		
Audit Fee	4,900	3,600
Depreciation on owned assets	5,589	5,932
	5,589	5,932

The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2020: £nil). No trustees were reimbursed expenses during the year (2020: £98). No charity trustee received payment for professional or other services supplied to the charity (2020: £nil).

9. Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2021	2020
	£	£
Wages and Salaries	350,330	240,515
Social security costs: employer's national insurance	24,445	13,236
Employer's contribution to defined contribution pension schemes	22,550	16,716
Other staff costs	24,368	5,615
Redundancy and termination costs	-	-
	421,693	276,082

There were no employees whose emoluments as defined for taxation purposes amounted to over £60,000 in the year.

The key management personnel of the charity are the trustees and the Chief Officer. The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2020: £nil). No trustees were reimbursed expenses during the year (2020: £nil). No charity trustee received payment for professional or other services supplied to the charity (2020: £nil). The total employee benefits including pension contributions of the key management personnel were £53,444 (2020: £53,444).

Pension costs are allocated to activities in proportion to the related staffing costs incurred.

Cognisant of its responsibilities for charitable and public money Age UK Westminster pays only statutory redundancy pay but occasionally enhances settlements with pay in lieu of notice.

The average number of employees, calculated on a full-time equivalent basis, analysed by function was:

	2021	2020
	Number	Number
Charitable activities	10.25	8.0
Cost of raising funds (charity shop)	1.80	2.5
Management and administration of the charity	-	-
	12.05	10.5

10. Tangible fixed assets - Group

	Leasehold improvements	Furniture and equipment	Total
--	-------------------------------	--------------------------------	--------------

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2021

	£	£	£
Cost			
At 1 October 2020	26,584	12,097	38,680
Additions	2,000	445	2,445
Disposals	-	(262)	(262)
At 30 September 2021	28,584	12,280	40,864
Depreciation			
At 1 October 2020	14,212	9,959	24,171
Charge for year	3,502	2,087	5,589
Disposals	-	(262)	(262)
At 30 September 2021	17,714	11,784	29,498
Net book value at 30 September 2021	10,870	496	11,366
At 30 September 2020	12,372	2,138	14,510

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2021

11. Tangible fixed assets – Charity

	Computer Equipment	Office Furniture	Total
	£	£	£
Cost			
At 1 October 2020	8,287	1,637	9,924
Additions	-	-	-
Disposals	-	-	-
At 30 September 2021	8,287	1,637	9,924
Depreciation			
At 1 October 2020	6,149	1,637	7,786
Charge for year	1,750	-	1,750
Disposals	-	-	-
At 30 September 2021	7,899	1,637	9,536
Net book value at 30 September 2021	388	-	388
At 30 September 2020	2,138	-	2,138

12. Investments

	2021 £	2020 £
Charity:		
Shares in subsidiary trading company at cost	15,000	15,000
Total	15,000	15,000

13. Debtors

	Group 2021 £	Group 2020 £	Charity 2021 £	Charity 2020 £
Trade debtors	25,459	44,634	25,459	44,125
Amount owed by subsidiary (Note 21)	-	-	9,588	9,566
Prepayments and other accrued income	-	7,665	-	165

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2021

<u>25,459</u>	<u>52,299</u>	<u>35,047</u>	<u>53,856</u>
---------------	---------------	---------------	---------------

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2021

14. Creditors: amounts falling due within one year

	Group 2021 £	Group 2020 £	Charity 2021 £	Charity 2020 £
Trade creditors	8,398	14,683	8,398	7,596
Taxation and social security costs	8,061	5,738	8,061	5,738
Credit Cards	569	544	569	544
Accruals and deferred income	61,531	100,761	57,816	97,518
	<u>78,559</u>	<u>121,726</u>	<u>75,364</u>	<u>111,396</u>

15. Financial commitments

At 30 September 2021 the group has annual commitments under non-cancellable leases as follows:

	2021 Land and Buildings £	2020 Land and Buildings £
Lease payments due:		
In less than one year	38,280	38,280
In one to five years	76,560	114,840
In more than five years	-	-
	<u>114,840</u>	<u>153,120</u>
Total of commitments:		

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2021

16. Statement of funds 2021

	At 1 Oct				At 30 Sep
	2020	Income	Expenditure	Transfers	2021
	£	£	£	£	£
General Reserve	199,921	129,521	(55,903)	-	273,539
Designated Funds	-	-	-	-	-
Pension Reserve	-	-	-	-	-
Charity Total	199,921	129,521	(55,903)	-	273,539
Subsidiary	(3,584)	70,988	(76,579)	-	(9,175)
Total Unrestricted Funds	196,337	200,509	(132,482)	-	264,364
Restricted funds:					
Westminster CC and other Restricted Funds	25,599	232,383	(262,054)	25,000	20,928
Befriending	53,277	8,032	(20,878)	-	40,431
Digital Inclusion	597	42,769	(42,000)	-	1,366
Give & Receive	-	7,375	(14,445)	7,070	-
Information & Advice	163	103,953	(70,015)	(25,000)	9,101
Love Your Community	37,053	39,843	(32,316)	(7,070)	37,510
Visual Impairment	73,985	-	-	-	73,985
Total Restricted Funds	190,674	434,355	(441,708)	-	183,321
Total Funds	387,011	634,864	(574,190)	-	447,685

The General Reserve represents the free funds of the charity which are not designated for particular purposes.

The restricted funds balance as at 30 September 2021 represents income provided from the sources listed above which was received during the year but not yet fully utilised.

Purposes of restricted funds:

Befriending Project – Provide face to face support to vulnerable older people who are experiencing social isolation.

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2021

Digital Inclusion (formerly IT @Home) – help our clients make the most of the internet and electronic devices.
Give & Receive - Offer inclusive volunteering opportunities to Westminster residents aged 60 plus.
Information & Advice – Give advice in one-to-one sessions, mainly regarding benefits.
Love Your Community – Outreach to residents of Marylebone and surrounding areas
Visual Impairment – Provide specific assistance to visually impaired older residents of Westminster

Statement of funds 2020

	At 1 Oct				At 30 Sep
	2019	Income	Expenditure	Transfers	2020
	£	£	£	£	£
General Reserve	152,148	76,929	(29,156)	-	199,921
Designated Funds	30,000	-	(30,000)	-	-
Charity Total	182,148	76,929	(59,156)	-	199,921
Subsidiary	(1,500)	76,625	(78,709)	-	(3,584)
Total Unrestricted Funds	180,648	153,554	(137,865)	-	196,337
Restricted funds:					
Westminster CC and other restricted funds	-	72,197	(79,365)	32,767	25,599
Befriending Project	42,557	56,567	(23,847)	(22,000)	53,277
Digital Inclusion	-	6,555	(5,958)	-	597
Give & Receive	6,755	800	(10,470)	2,915	-
Information & Advice	-	70,625	(70,462)	-	163
Love Your Community	13,689	72,107	(35,061)	(13,682)	37,053
Visual Impairment	106,692	-	(32,707)	-	73,985
Total Restricted Funds	169,693	278,851	(257,870)	-	190,674
Total Funds	350,341	432,406	(395,735)	-	387,011

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2021

17. Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The members of the company are the trustees named in the Report of the Board of Trustees. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

18. Related party transactions

There were no related party transactions in the year to 30 September 2021 (2020: £nil). There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

One of our trustees, Ian Adams, is a councillor and was previously Lord Mayor of Westminster City Council. Westminster City Council funds our Information & Advice project via the Westminster Advice Services Partnership, our Direct Payments project and various ad hoc projects via the Edward Harvist Trust. Westminster City Council is indirectly our landlord for our office for which we pay a market rent. Ian was appointed Lord Mayor of the City of Westminster for the 2017-18 year and he kindly chose us as one of his selected mayoral charities.

19. Control

The charitable company is controlled by the trustees.

20. Analysis of group net assets between funds

	Restricted funds £	Designated funds £	General funds £	Total £
Fund balances at 30 September 2021 are represented by:				
Tangible fixed assets	-	-	11,366	11,366
Current assets	183,322	-	331,556	514,877
Current liabilities	-	-	(78,559)	(78,559)
	-----	-----	-----	-----
Total net assets	183,322	-	264,363	4 4 7 , 6 8 5
	=====	=====	=====	=====

Analysis of group net assets between funds 2020

Restricted	Designated	General
------------	------------	---------

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2021

	funds £	funds £	funds £	Total £
Fund balances at 30 September 2020 are represented by:				
Tangible fixed assets	-	-	14,510	14,510
Current assets	190,674	-	303,553	494,227
Current liabilities	-	-	(121,726)	(121,726)
	-----	-----	-----	-----
Total net assets	190,674	-	196,337	3 8 7 , 0 1 1
	=====	=====	=====	=====

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 30 September 2021

21. Subsidiary company

The charity owns the whole of the issued ordinary share capital of Age UK Enterprises (Westminster) Limited, a company registered in England. One of these shares is held in trust for the company by one of our trustees, Neil Carthy.

The subsidiary is used for non-primary purpose trading activities of which the principal activity is running charity shops. Any net profit is gifted to the charity. Corporate income is treated as donations. All activities have been consolidated on a line by line basis in the SOFA.

In August 2016 we signed a loan agreement with the subsidiary company. There is 3% interest payable on the loan and it is being repaid monthly over five years. The loan is secured by substantially all of the assets of the subsidiary company. As of 30 September 2021 the outstanding loan amount is £6,380 (2020: £6,380). As of 30 September 2021 the subsidiary company owes in addition £3,186 (2020: £3,186) on the inter-company account.

A summary of the results of the subsidiary is shown below:

	Total 2021 £	Total 2020 £
Turnover	70,988	76,625
Cost of Sales	(1,078)	(1,599)
Gross Profit	<u>69,910</u>	<u>75,026</u>
Administrative expenses	(75,413)	(76,796)
Loan interest paid to parent company	(88)	(314)
Donation to parent company	-	-
Net Profit / (Loss)	<u>(5,591)</u>	<u>(2,084)</u>

AGE UK WESTMINSTER

England & Wales - Charity number 1018300

Accounts

REGISTERED NUMBER: 02788761 (England and Wales)



AGE UK WESTMINSTER
(A company limited by guarantee)

Report and Financial Statements

Year ended: 30 September 2020

Charity no: 1018300

Company no: 2788761

AGE UK WESTMINSTER

**CONTENTS OF THE ANNUAL REPORT AND FINANCIAL STATEMENTS
for the Year Ended 30 September 2020**

	Page
Report of the trustees (Including legal and administrative information)	1
Report of the auditors	19
Consolidated statement of financial activities	22
Consolidated and charity balance sheets	23
Notes forming part of the financial statements	24

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES for the Year Ended 30 September 2020

The trustees are pleased to present their annual directors' report together with the consolidated financial statements of the charity and its subsidiary for the year ending 30 September 2020 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

CHAIR'S REPORT

Since 1947, our mission has been to improve the lives of older people in Westminster and help them make the most of their later years. We are rooted in Westminster; it is a thriving community which continually rises to the many social and economic challenges it faces.

The Coronavirus pandemic presented us with some serious challenges. The needs of our beneficiaries changed virtually overnight as we went into the first lockdown in March 2020. We quickly had to radically change the way we delivered existing services and introduce new services.

It was heart-warming to witness the expression of community during those turbulent months. People looked out for each other, particularly the more vulnerable and many volunteered their services to support their neighbours.

Despite the difficult circumstances, the pandemic has brought us closer together, and despite everything, we have had a positive year,

Concern for the wellbeing of others is central to our identity. It finds expression in the comprehensive range of high-quality services we deliver for older people.

We have experienced significant financial pressures this year attributable to Covid-19. Our resources are stretched. But our Chief Executive, Mehruz Ahmed and his excellent team have responded by finding new sources of income and identifying increasingly innovative ways of supporting our vulnerable clients.

Through all this, our vision remains steadfast: supporting older people to live their lives with dignity.

Thank you to all our staff, volunteers, and supporters. And the tremendous generosity of people who donated funds or gave their support in other ways.

2020 was undoubtedly a challenging year. 2021 is also likely to present us with a difficult operating environment. But with your help, we can face the future with confidence.

I hope you enjoy the report and learn more about the positive impact we are making in Westminster.

Fiona Healy-Connelly,

Chair

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2020

STATEMENT ON PUBLIC BENEFIT

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on "charities and public benefit". Age UK Westminster exists to promote the wellbeing of older people in Westminster and help to make later life a fulfilling and enjoyable experience. All benefits flow from this aim and are achieved through the many services areas which are described below. The beneficiaries are residents of the City of Westminster aged fifty and over. Whilst small charges are made for some services, no individual is excluded by inability to pay.

OUR PURPOSES AND ACTIVITIES

Objectives

Age UK Westminster's principal aims are:

- to promote a positive attitude towards older people and ageing
- to influence and develop policies that affect older people
- to promote effective care and independent living for older people
- to encourage choice and opportunity for older people.
- to directly help as many older people as our resources allow

Summary of Principal Activities

Age UK Westminster exists to promote the well-being of older people in the City of Westminster and to help them lead independent, fulfilling lives for as long as possible.

We are a small charity with a long history. We are part of the national Age UK network. We receive administrative assistance from Age UK but we are independently funded and are free to set our own goals and priorities in line with the needs of our local community. Our rights and responsibilities to the Age UK network are governed by the Brand Partnership agreement.

We provide a wide range of services that reduce hardship, disadvantage, loneliness and isolation for older people in our local community. The population of Westminster is particularly diverse which means that we provide a lot of support to Black & Minority Ethnic Groups (BAME) resident in the borough.

These services are run by seven dedicated full-time staff and six part time staff and supported by over 599 local and corporate volunteers. Additionally, our charity shop is staffed by one full time and two part time employees.

We assisted over 6445 older people and helped our clients to access over £656,00 in welfare benefits and discretionary grants through our Information and Advice service, telephone enquiry line and other project activities.

During the reporting year our activities comprised:

Information and Advice

We have 1.8 FTE employees dedicated to this project and our Chief Executive allocates some of his time to overseeing the project and providing management support. The employees are assisted by a small team of dedicated and trained volunteers. We hold one two-hour surgery and provide two outreach face to face appointments each week at different community venues throughout the City of Westminster and we also make home visits to housebound residents and provide information and advice by phone and email.

Our staff and volunteers are trained to resolve problems and signpost clients to services both within Age UK Westminster and those of our voluntary sector partners and affiliates. Assistance is given on a range of financial, social and practical issues in person and by telephone. We are seeing many older people who are struggling with housing issues, benefit problems and debt burdens. Beyond these practical concerns our team also provide a friendly ear for those who are experiencing social isolation or loneliness, an increasingly prevalent concern in our city.

We deliver this work with the following help from other organisations:

- Age UK Westminster is a founder partner with Asylum Aid (formerly Migrant Resource Centre) in the Westminster Advice Services Partnership led by Citizens Advice Westminster (<https://www.westminsteradvice.org.uk/>) which delivers the older person's advice service for the borough. This project is ultimately funded by Westminster City Council.
- Through our partnership with the Westminster City Council's financial assessment team, working together as the Westminster Benefits Advice Team, to help maximise financial benefits for older people.

**REPORT OF THE BOARD OF TRUSTEES - continued
for the Year Ended 30 September 2020**

Give and Receive Project

The purpose of this project is to offer inclusive volunteering opportunities to Westminster residents aged 60 plus, which allow them to engage with their community and secure the health benefits of leading a more active lifestyle. We have a pool of 46 active volunteers in this project, who help to support and promote our services.

The project aims to promote positive attitudes to older people and ageing, by enabling older people to be more active in their local community. Older volunteers are allocated roles, which accommodate any mobility or health restrictions, including operating our enquiries line, supporting our I&A and Befriending services, helping with community fundraising activities etc. The Give and Receive project has a positive impact on our Older Volunteers, as it boosts their confidence by encouraging them to develop new skills and introduces them to a support network of Age UK Westminster staff and other volunteers.

Befriending

Our befriending service provides face to face support to vulnerable older people who are experiencing social isolation and loneliness. This service is primarily aimed at older people who live alone, are housebound and have a limited support network. We match isolated older people with a friendly, local volunteer who commits to visiting them on a weekly basis. During these visits our befrienders provide much needed social interaction and emotional support, and even encourage them to be more active by accompanying them on short walks and helping them run errands.

Community Inclusion

In addition to our one to one befriending, we are passionate about facilitating group opportunities for our clients to socialise with other older Westminster residents. Over the past year we have organised a number of social outings and gatherings.

Notice of upcoming events is sent to our clients by means of a monthly printed programme distributed by hand and by post. A busy schedule is maintained with trips to museums, lawn bowling, music performances, or just an afternoon talk with tea and a chat. We use the programme to keep our clients informed about our charitable projects and encourage them to make use of all our services.

Digital Inclusion

We have continued to run our relaxed IT sessions or 'iTea Parties'. Our iTea parties are held at different locations and supported by local businesses and corporates.

These sessions focus on helping Westminster residents aged 50 plus to increase their digital capabilities and feel more confident when using their own mobile phone, laptop or tablet device. The monthly drop-in sessions are aimed at older residents who are experiencing social isolation and feel cut off from their community due to the use of technology. These sessions are led by a Sessional worker, with assistance from a team of volunteers.

Volunteers are buddied with an older person on a one-to-one basis, so the learning can be specific to their needs. Learning includes setting up a Skype or e-mail account, shop online, banking, online utility accounts and using the council tax website.

The sessions focus on not only introducing our clients to useful internet resources that will help them to retain their independence but also to keep in touch with their loved ones

Christmas Lunch Project

Age UK Westminster continues to run the annual Christmas Lunch project, which we organise in collaboration with St Paul's Boys School and Parkhouse Christmas Meals every year. This project provides a Christmas lunch and gift to over 350 isolated older people on Christmas day. The deliveries are made by the students and a family member, who ensure that the beneficiaries also enjoy a friendly visit on what can be one of the loneliest days of the year

Service User Involvement

Age UK Westminster engages with service users to ensure their involvement in the development and delivery of services and support for older people through consultation and participation. We collect feedback from our service users by carrying out yearly satisfaction surveys for each of our projects. We also invite our more active service users to participate in focus groups, who we consult on the development of new services.

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2020

Volunteer Involvement

Age UK Westminster continues to depend extensively on volunteers who play a vital role in every aspect of the charity's work, including befriending, information and advice, office duties, reception, staff recruitment, fundraising and work in the retail outlet of AUKW's wholly owned subsidiary Age UK Enterprises (Westminster) Ltd.

We have a diverse pool of volunteers, including over 60s, young professionals (25-40) and students from local universities. Many of our reception and Information and Advice volunteers have been supporting our organisation for a number of years and we strive to continue our track record of volunteer maintenance by making our volunteers feel valued and providing them with regular top up training.

Corporate Social Responsibility and Volunteering

This year we have developed some exciting partnerships with local organisations/businesses and Embassies, including Balfour Beatty | Bestway | Bunzl | CE Sell Charitable Trust | Edward Harvist Trust | Fairshare | Felix Project | GIC Singapore | GiffGaff | Halcyon Days | Heineken | Howard de Walden | Johnson & Johnson | Marks and Spencer | Molton Brown | Morrisons | Newton Europe | Paddington Charities | North Paddington Foodbank | Pubmatic | RMG WCC | Royal Bank of Scotland | Samsung | St James Piccadilly | St Paul's Boys School | Singapore High Commission | SocialBox | Starbucks | Timebank | TwitterUK | United Arab Emirates | Urban Leisure Group | Waitrose | Xero | 3Discovery

These corporates and organisations kindly funded or sponsored services provided facilities and support and donated equipment. Without their support we would not have been able to support our local residents and provide them with the dignity they deserve in their later years.

Employee Involvement

Age UK Westminster seeks to increase the skills of staff through staff training and development programmes. Its system of regular staff supervision aids the process of identifying training and development needs. Staff are kept informed of events, progress and matters of interest through regular meetings, written in-house information and individual communication as appropriate.

REPORT OF THE BOARD OF TRUSTEES - continued
for the Year Ended 30 September 2020

ACHIEVEMENTS AND PERFORMANCE

AUKW's strategic objectives are:

- To maintain a range of flexible and responsive services to improve the quality of life of people aged over 50 in Westminster.
- To respond to the needs of frail, lonely and isolated older people.
- To build the capacity, profile and sustainability of Age UK Westminster.
- To participate in campaigning on behalf of older people.
- In cooperation with Age UK, to play a proactive part in fostering collaborative, cross-borough and cross-sector working within and beyond the Age UK London network.

We are looking to expand our range of services whilst maintaining and improving on our efficient use of resources.

Central functions will continue to be outsourced where this is advantageous, which provides additional flexibility. Other options such as shared services, joint working, and partnerships will be considered where these do not impact the long-term viability of Age UK Westminster, or impede expansion, or critical information flows. Expansion of the organisation will continue in a controlled and robust manner.

Achievements in the reporting year include:

The Covid-19 pandemic brought a lot of uncertainty about the future of our charity. It raised concerns about the impact on older people's health, wellbeing and how we could continue delivering the level of support they needed. The second half of the year was dominated by this public health emergency and how we adapted our ways of working to support the older people of Westminster.

We were aware of the high levels of stress, anxiety and depression experienced by many of our older clients, which stemmed from reports that older people could suffer severe illness or death if they contracted Covid-19. Months of isolation caused by shielding and lockdown restrictions has led to a decline in mental and physical fitness.

Research indicates an increased incidence of cognitive decline as a direct result of the lack of social contact with family and friends. Life for many older people is difficult at the best of times and the pandemic has added to the challenge. This underlines the importance of effective delivery of our frontline services to our clients.

The virus has had a significant impact on how we deliver our services. We had to close our office in March 2020, at which point all our staff and volunteers started working from home. We had to suspend our face-to-face activities and switch to telephone-based or virtual delivery of many of our contact services. We also had to develop new ways of engaging with our clients to support their well-being whilst minimising the risk of spreading infection.

This was not without its challenges, but we are greatly impressed by how quickly staff and volunteers adapted to the new operating environment and continued to deliver high-quality services across Westminster.

The pandemic has brought out the best in people. It prompted large numbers to offer support for the first time, securing a significant increase in the number of volunteers. This included doubling the number of older volunteers who have always played a vital role by providing regular telephone chats, delivering food parcels, shopping and collecting medication for our clients.

"I had not realised how important your work with volunteers was until I turned to you, as I could not find anyone else to help me." Retired doctor who required help with the collection of their medication.

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2020

Staff and volunteers tell us that it is a privilege to work for Age UK Westminster, given the positive impact of our work. This sense of pride is reflected in our many achievements. These are based on the provision of a range of specialist services and social activities throughout the year, designed to reduce hardship, loneliness and isolation for older members of our community.

The population of Westminster is extremely diverse, and we provide much support to Black and Minority Ethnic (BAME) groups residing in the city. This is of particular importance with problems related to the poor health of older people in BAME communities and the relatively high proportion of older people living alone in Westminster, given the known links between isolation and mental illness.

But our achievements extend far beyond the simple provision of advice, support and guidance. Our strength is based on inclusive voluntary relationships, the engagement they provide and the trust they generate. This gives us the ability to reach those groups of older people most likely to experience poverty, deprivation or poor health.

We know, from extensive experience, that we have had a hugely positive influence on the many older people who have used our services. This report explains how we have achieved this and includes some personal stories of beneficiaries and volunteers, showing the positive impact we have achieved.

Covid-19 impact and deliveries

We had to think and act quickly to decide how our services would be delivered, which certainly had its challenges! Any face-to-face contact was moved to the telephone or online, so we could still provide the services that older people needed. In addition to adapting our current services to be delivered in a safe, Covid-friendly way, we also introduced new services such as access to nutritional food and coping with digital exclusion.

Our presence has enabled us to be there for many local people when no one else could be, adapting our services and support to maintain or improve clients' physical and mental wellbeing and resilience.

Information and Advice service

Age UK Westminster is one of the leading partners in the Westminster Advice Services Partnership and a leading Advice provider for older people in Westminster. Our team covers a wide range of issues including welfare benefit entitlement, debt, health & social care, Taxi Card applications, charitable grants, utility bills, pensions and correspondence. Because of the pandemic, we had to think of new ways of working. We changed the way the reception service was delivered and suspended all home and face-to-face appointments and moved solely to the telephone.

During the early weeks of the pandemic, most calls were for emergency food parcels and the shopping service. There were also requests for prescription collection and concerns over isolation and loneliness. People's priorities changed to immediate day-to-day issues with survival and the ability to eat, heat their homes and to stay safe.

The work we were delivering was noticed by many including local people, organisations, GP surgeries and the council who were all making referrals to us for some kind of help or support.

The Information & Advice team dealt with 2,628 enquiries, delivered 197 home visits, 240 surgery and bookable face-to-face appointments, handled over 101 email enquiries, 1,802 telephone enquiries. The reception triage team dealt with 815 enquiries.

During the last six months, most enquiries were virus-related. When the pandemic restrictions set in, the impact of shielding and social distancing became clear. People realised they wouldn't be able to see their friends and family. Many of our clients suffered anxiety and depression and we made referrals to counselling services to help them.

Through our support network, we helped clients deal with a wide range of issues from finding a new cooker to domestic abuse. We obtained over £656,000 in welfare benefits to which clients were entitled, which meant they didn't have to choose between heating and eating!

REPORT OF THE BOARD OF TRUSTEES - continued
for the Year Ended 30 September 2020

Emergency Food Supplies

Since March 2020 we have delivered emergency food parcels to vulnerable clients which have been gratefully received. Some clients have no family or friends and pride prevents them from asking a neighbour to get them a pint of milk!

A growing number of older residents have serious health issues; we find they often can't access or afford nutritional food. With little or no support, they are left extremely vulnerable and struggle to feed themselves properly. Thankfully, carers or our befrienders alert us if someone needs help.

From the start of the pandemic and lockdowns, we have delivered 752 weekly or bi-weekly emergency food parcels to 159 clients. The parcel is well stocked with a variety of non-perishable food items, plus fresh eggs, bread, long-life milk and fresh fruit and vegetables. We ask clients to let us know if they have any specific needs, such as vegetarian, non-dairy, Halal or Kosher. The parcels are designed to cover the preparation of at least four or five meals.

“Thank you so much. Myself and my son we are so thankful. This is a great help, especially in a crucial time like this. I am very thankful to you and Age UK. God Bless you my love. THANK YOU SO MUCH REALLY APPRECIATE THIS GREAT GESTURE.” Local resident



This service has been a lifeline for many of our clients who have told us they couldn't have coped without it. They greatly appreciated our ability to include non-food items such as shampoo, toothpaste and items for their medical needs.

The service provides not only the security of knowing that food was available but a friendly face and some much-needed human contact.

“Until you called me the first time, I had not spoken to anyone in seven days.” 88yr old local resident

REPORT OF THE BOARD OF TRUSTEES - continued
for the Year Ended 30 September 2020

Personalised Grocery Shopping Service

In addition to food parcels, we introduced a personal grocery shopping service for clients who were shielding and unable to go out, had no other contacts or were not able to access online shopping. Our service provided vital, socially distanced support for over 50+ residents, filled the gap when the support of supermarkets and Mutual Aid groups dried up.

Clients appreciated the added safety of accepting deliveries from our DBS-checked team of staff and volunteers. They also appreciated those who went the extra mile by picking up prescriptions, halal or organic foods, mailing letters and, in one case, buying strip lights for a resident who had been without light in her kitchen for weeks.

“Dear Age UK Westminster can I just say a big thank u 2 u all 4 the kindness... It's like Christmas what a great surprise so much lovely food.” Local resident

The shopping service provided a vital mechanism for identifying and responding to urgent needs. It also helped us manage referrals from care services and the NHS for delivery of food to residents unable to cope with daily living, the newly unemployed and the homeless requiring meals when put in hotels.

We also developed a unique, contactless service with the online payment platforms vHelp and Pleo, enabling a safer, cash-free process for service users. This made the payment process simpler for our clients and removed any risk of spreading infection.

Befriending and Wellbeing Check and Chat Service

In normal times, we could match people with a friendly, local volunteer who committed to visiting lonely older people on a weekly basis. During these visits, befrienders provided much-needed social interaction and emotional support, even encouraging them to be more active by accompanying them on short walks and helping them run errands.

“When I retired three years ago, I became cut off and started to feel low. That’s when I turned to Age UK Westminster’s Befriending service and it’s made such a big difference to my life. We have a lot in common so have lots to talk about. I really look forward to J’s visit, it’s a real booster for me and has really helped with my confidence.” Local resident

The service has gone from strength to strength with 101 befriending matches made in the period before the emergence of Covid-19.

The need for our befriending service increased dramatically as a result of Covid-19. As the pandemic took force, we were no longer able to deliver face-to-face and the service became telephone befriending. A call from a telephone befriender provides a vital lifeline and lets them know that somebody cares. The service can also alert us to clients who cannot be contacted or require help in some form.

From March to September 2020, we matched a further 400 clients with volunteer befrienders who during this period made over 27,000 calls to ensure clients ok and were receiving some regular social contact. We also have over 465 clients who received a less-frequent ‘well-being’ check and chat call. These calls enabled us to establish any other needs of the client and direct them appropriately to other internal and external services.

“Mrs X has asked me to pass on her thanks to you for your recent phone call, to check in on how she is doing, she really appreciated your call.” Telephone Befriender

**REPORT OF THE BOARD OF TRUSTEES - continued
for the Year Ended 30 September 2020**

Community Inclusion

The more socially active people are, the less vulnerable they are to cognitive or physical decline. Put simply, being social provides a boost to emotional health and physical wellbeing. Unsurprisingly, we are passionate about creating as many opportunities as possible for our clients to socialise with other older Westminster residents.

Before Covid-19, we organised a wide range of social outings and activities. The virus required rapid adjustment to the new safeguarding and distancing restrictions. We responded quickly and created a range of online alternatives to our traditional programmes, including a poetry group, chat meetings, cookery sessions, sing-along sessions, virtual tours, a men's group and exercise programmes. The programmes have been extremely popular with Westminster residents who tell us how much they have enjoyed them.

After the first lockdown, when restrictions were lifted, we hosted socially-distanced outdoor activities, including a Regent's Park walk and a visit to the London Zoo. Both were well attended, and clients were happy to be out in the fresh air and enjoyed socialising again.

"I wanted to write and thank you and your other Volunteers for organising and conducting our ZSL tour yesterday. It was so lovely to be out and about in nature again. I am so grateful for Age UK Westminster pioneering this visit. I look forward to other visits and even a second one to ZSL." Local resident

Our programme of online activities has been tremendously popular with Westminster residents, and has provided much-needed social stimulation for our clients, who always tell us how much they enjoyed the activities.

Digital Inclusion

Covid-19 has brought into sharp relief the reliance most of us have on digital technology, whether for work, accessing services or leisure.

But many older people often suffer from "digital exclusion" because of unfamiliarity with the technology, fear of getting it wrong or cultural differences which impact how older people experience the online world. Often, they don't have the social networks which might help them overcome these barriers. Many older people were excluded due to the cost of the device or lack of training and support.

To bridge this 'digital divide' and tackle the social isolation it can cause, we developed a comprehensive programme of 'iTea Parties.' These sessions are designed to help older clients increase their digital capabilities and feel more confident when using their mobile, laptop or tablet. We reached out to companies to donate devices and received a generous donation of 23 laptops from Social Box and 20 mobile phones from Giff Gaff.

We continue to work with corporates and have also received funding from trusts and foundations to continue delivering this support. It's been great to watch our clients, some in their 90's, develop confidence as they use their digital devices to communicate with friends and family.

"What I enjoyed most about today's session was the friendliness of the Impact team who engaged with us with smiles and much enthusiasm. Nothing was too much for them. They gave us dinosaurs the 1:1 help that we sought with our various devices over a lovely tea party along with big smiles." Local resident

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2020

Christmas lunch project

Christmas can be one of the happiest or loneliest days of the year. We are the only organisation in Westminster that normally delivers to older people at home on Christmas day, although lockdown has made us change this year.

Age UK Westminster runs an annual Christmas Lunch project in conjunction with St Paul's Boys School. Usually, students and family members would deliver a Christmas lunch, gifts and company to over 357 isolated older people on Christmas day. We also delivered gift bag containing a bone china mug, chocolates, shower gel, shortbread biscuits, a Christmas card and a £5 M&S voucher.

This was made possible by contributions from corporate sponsors Halcyon Days, Moulton Brown and Caroline Gardener. We would like to extend a special "Thank you" to Pamela Harper of Halcyon Days, who arranged these donations which brought so much joy to our clients on Christmas day. The project was also supported by St James Piccadilly, the Edward Harvist Trust, Paddington Charities and an anonymous donation.

In December 2019 the volunteers were joined by our CEO, Mehfuz Ahmed and Outreach Assistant, Vesna Jendruh, both visited older people on Christmas Day on what is the loneliest day of the year for many isolated older people very rewarding by brightening their Christmas Day with a lunch, a gift bag and companionship.

In the run-up to Christmas, we also held Christmas lunches that was attended by over 150 guests with huge help from our partners and sponsors at venues across Westminster including The Elgin Pub, The Alice House, The Constitution, The Real Greek, York House (hosted by GIC Singapore) and Park Plaza Hotels (hosted by United Arab Emirates).



REPORT OF THE BOARD OF TRUSTEES - continued
for the Year Ended 30 September 2020

Visual Impairment Project

Many older people experience a form of visual impairment as they get older. Our aim is to ensure this doesn't limit their quality of life. We continued to build on this specialist service, launched in 2018, which includes a befriending service, Advice & Advocacy sessions and home visits for those who are housebound.

It enables us to support people who need help:

- Using telephones and computers.
- Applying for welfare benefit cheques and discretionary grants.
- Assisting with housing and social care enquiries.
- Making adaptations to their homes so they can live independently.
- Writing letters and advocating on their behalf.
- Applying for holistic services such as the Freedom Pass, Taxi Cards and white/blue disabled permits.

The project has made a huge difference to many older people's lives as we can offer the personalised support needed and enable them to meet people and socialise. It also educates older people to recognise early symptoms of sight loss and the ways you can prevent or delay it happening.

Our weekly Forum for the Visually Impaired continues to be popular and had provided guest speakers from the Macular Society, Transport for London, Fight for Sight London Vision and National Rail. We also held a well-received concert provided by students from the Royal College of Music.

Many clients do not realise they should apply for a Certificate of Visual Impairment and we are happy to help them with this. We also handle referrals from Blind aid and Westminster Visual Impairment Services.

" I have been waiting for my white stick for over 3 months, the Age UK Westminster Adviser called my GP to find out why it was taking so long. She explained to the GP how being stuck indoors has caused me great anxiety and reduced mobility, if I had my white stick I would feel safe enough to go outdoors for a walk without bumping into people. Thanks to that phone call with my GP, my white stick arrived the next week. I believe that without Age UK Westminster's involvement I would've waited for a few more weeks for my white stick. I am grateful to them" Mr. R is visually impaired due to Macular degeneration in both eyes.

Volunteer Involvement

Age UK Westminster depends massively on its dedicated volunteers in every aspect of its work. The pandemic has proved the importance of their involvement in our work and the support we have received from them during this period has been incredible.

"As I don't work, I would be sitting at home and doing nothing if I wasn't volunteering."

A Visiting Befriender, Medical Escort and Shopper

The number of volunteers needed increased dramatically during Covid-19 as the demand for our services increased. In particular, the befriending service saw one of the biggest increases, needing nearly 200 volunteers by September 2020. The new food service needed 70 volunteers during this period, many of whom were involved in other services.

Volunteers who choose to volunteer their time supporting us do so for a variety of reasons. But one thing that all our volunteers have in common is that they are motivated by the positive impact their contribution has on our clients and how valued their contribution is by the staff and trustees. We certainly wouldn't be able to achieve as much without the support of our dedicated volunteers.

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2020

“It is such a pleasure to be able to assist within my community through acting as a volunteer with Westminster Age UK, delivering food to older neighbours, many of whom the Covid pandemic has left isolated and unable to go out. Age UK is a very well run and laudable operation, and it has been a great pleasure getting to know the Age UK co-ordinators and other volunteers. Due to online schooling, my young son has been able to help do food deliveries as well. He has found being able to help a very rewarding experience, and he looks forward to assisting with deliveries each week.” Volunteer helping with food parcels.



Give and Receive Project

Many older Westminster residents make a huge contribution to our work. This project encourages older members of our society to have a more positive attitude towards aging and older people. It also enables older people to be more active in their community, which helps prevent social isolation.

We offer a range of volunteering opportunities in which older residents of 60+ can get involved. We now have 46 older, active volunteers who help support and promote our services, including befriending, helping at events, working in our charity shop, delivering food parcels and providing shopping support for our most vulnerable clients.

These activities not only help us at a practical level by increasing capacity and extending our reach but also promote recognition of the important role that can be played by older members of the community.

“When he said, ‘thanks to Age UK Westminster, I have finally turned a corner’, I was so pleased that I helped another person just by talking to them. I felt like I was doing something worthwhile.” An older volunteer who is telephone befriending a vulnerable client.

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2020

We appreciate that many people who choose to volunteer their time to support the organisation do so for a variety of reasons. But one thing that all of our volunteers have in common is that they are motivated by the positive impact their contributions have on our service users and how valued their contributions are by the staff and trustees of Age UK Westminster. We certainly would not be able to deliver many of our existing services without the continuous support of our dedicated volunteers.

“As I'm retired, I'm 74 I don't have to think about work so the Lockdowns we have had could have been very difficult to handle.

Making the calls has given me a sense of purpose, that I'm giving something back in these troubled times, but mainly I feel less isolated myself, given that I've had to mainly stay at home all this time. Over the past months I've got to know them, their ups and their downs, their families and their worries. It's satisfying when I can help sort out a problem or point them to the people who might help. I feel as though I've achieved something for them. It feels positive.

Contacting people who are on their own, chatting with them for a while gives me a sense of community, that we are here for each other, particularly as we get older.”

A Telephone Befriender to 6 clients

Communication

We value the strong relationships we have with our 450+ clients and 130+ professional contacts.

We send a weekly newsletter to our clients, distributed by hand, post and email. We also send a regular programme to our professional contacts, including care coordinators, libraries, council housing managers and faith organisations. We use the programme to keep clients informed about our projects, encourage involvement and make use of our services. It also keeps our supporters up to speed with our activities and tells them where their funding is going.



How we helped

6255 Client Contacts

22,055 hours of support delivered by our volunteers

815 calls dealt with by our reception team.

2,628 older people helped by our I&A team to obtain £656,600 in welfare benefits and discretionary grants

Over 27,000 calls made by our volunteers to our Telephone Befriending clients and 501 telephone befriending matches made between April 2020 – end of September 2020

465 vulnerable clients supported through our “Check & Chat” service

752 food parcels delivered to 159 vulnerable clients.

270 clients attended digital learning “iTea” parties.

130 clients supported through our discretionary grants.

599 local and corporate volunteers deployed, covering everything from emergency food deliveries and befriending to Christmas lunch project.

357 Christmas lunches delivered to isolated older people before Christmas, followed by a friendly phone call on the day.

654 clients enjoyed our activities programme from October 2019 to March 2020. 276 clients accessed our online and outdoor activities from April-September 2020.

11,000 unique users accessing our website.

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2020

FINANCIAL REVIEW

The financial statements cover the consolidated activities of Age UK Westminster for the year ended 30 September 2020. The year has seen continued healthy financial performance with a positive net movement of funds of £36,670 (2019: £27,399). Our Total Funds balance is now £387,011 (2019: £350,341).

The charity staff have continued to focus on making grant applications to funding bodies that appreciate our wide volunteer base and expertise in identifying the needs of older people in our area. Income from Charitable Activities rose to £328,215 (2019: £286,548) and income from donations, legacies and fundraising rose to £27,133 (2019: £9,966).

Overall expenses at the group rose to £395,735 (vs. £385,556 in 2019) as the charity personnel base expanded in line with the increased funding received over the last several years and to crucially support the vulnerable members of our community impacted by Covid -19. The increase in charitable activity expenditure rose to £304,660 (2019: £271,249) is a result of us deploying our restricted funds on the projects for which they were granted. The cost of raising funds was lower than the previous year at £91,075 (2019: £114,304).

Our support costs increased to £44,340 (2019: £36,859) due mainly to our requiring the rental of a second office at our Beethoven Centre site and our need to increase our communication output to ensure that our community was made aware of all the different ways we could support them. Support costs comprise 11% (2019: 13%) of the Charity's expenditure (defined as Total expenditure less trading subsidiary expenses). While we aim to cover our support costs by donations, legacies and fundraising in some years that is not the case and our support costs are then met from our unrestricted funds balance. We are increasingly trying to obtain total cost recovery from our funding partners where the nature of the project makes that possible.

Our largest single project is Information & Advice and we deliver this service via the Westminster Advice Services Partnership. This is a contracted service and the contract last underwent a full tender process in September 2018. In the reporting period the project had 1.8 FTE employees and received funding of £72,750.

We also received £96k from Reaching Communities (29th June 2020) for 6 months to deliver our Covid Response.

Bid writing to charitable trusts and other grant giving bodies continued in a more competitive environment. We are grateful to all our donors and funders for their support Bid writing to charitable trusts and other grant giving bodies continued in a more competitive environment. We are grateful to all our donors and funders for their support.

RESERVES POLICY

The Board aims to hold 3-6 months' expenditure as free reserves. At 30th September 2020, the group held £387,011 in total funds (2019: £350,341), of which £190,674 (2019: £169,693) are restricted. Subtracting these and fixed assets leaves £196,337 (2019: £180,648) free reserves which equates to 5.5 months (2019: 5.0mths) of group expenditure.

In setting the reserves policy the board of trustees considers the level and stability of the charity's income; the cost of ceasing operations if funding is withdrawn; the charitable objectives of the charity; and the future expenditure plans of the charity.

FIXED ASSETS

Movements in fixed assets are disclosed in notes 10 and 11.

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2020

TRADING SUBSIDIARY

The subsidiary trading company, Age UK Enterprises (Westminster) Limited, operates charity shops in the northern part of the borough. Our older shop is located on busy Harrow Road but consequently requires paying a high annual rent. Trading at this shop has been satisfactory.

In September 2017 we took out a twelve-month lease on a new shop on Church Street. We subsequently extended that lease to the end of February 2019. We have been unable to trade profitably from this location and we closed this shop on 28 February 2019.

The subsidiary owes the charity £9,566 (2019: £15,054) which consists of a five-year loan with monthly payments of principal and interest and monies owed on the inter-company account. The balance on the loan is £6,380 (2019: £13,830). The subsidiary is making all payments on time and we do not expect the loan to be redeemed early. The loan is secured by substantially all of the assets of the subsidiary company and the debenture has been registered with Companies House.

The trading subsidiary donates any taxable profits to the charity as disclosed in note 21.

RISK MANAGEMENT

The major risks to which the charity is subject have been identified by the board as including (*mitigating actions in italics*):-

- a) We may not achieve the same level of grant funding or donations as in previous years – *We are making an increased number of grant applications. Our improved financial stability should increase our funders' faith in our ability to deliver on our promises.*
- b) Management structure - The size and funding structure of the charity precludes employing a dedicated management layer – *Increase unrestricted cash flow to employ or equip current staff to take on additional management roles.*
- c) Our charity shop might suffer from a deteriorating trading environment – *Current shop trading is satisfactory and closely monitored. The board receives monthly trading reports with early warning triggers.*
- d) Service demands - We have seen the demand for our services increase amongst older people living in Westminster. This has resulted in additional pressures on our projects and employees and a long waiting period particularly for our I&A and Befriending services - *to meet the increased demands additional funding to be sourced.*

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2020

PLANS FOR THE FUTURE

Age UK Westminster is strategically focussed on the following priority items:

- Be the first choice of support for older residents in Westminster
- Increase the number of older residents with whom we are in contact
- Deliver support to a wider range of socio-economic groups including the Black and Ethnic Minority Groups
- Develop and expand the organisation in new and creative ways to support and engage older Westminster residents

We intend to fulfil these aims through a number of parallel initiatives:

- By re-doubling our already extensive efforts to work with our fellow Age UK partners in the development of sustainable Bi-Borough initiatives
- Increasing our organisation's skills and expertise in areas of concern for older people and in response to need
- Increase involvement of Service Users and feedback to guide service development

We look forward to a period of selective and sustainable growth in our efforts to address the increasing needs of older people in the City of Westminster.

REFERENCE AND ADMINISTRATION DETAILS

- a) CHARITY NAME: Age UK Westminster, a company limited by guarantee.
- b) CHARITY NUMBER: 1018300
- c) COMPANY NUMBER: 2788761
- d) REGISTERED OFFICE: Beethoven Centre, Third Avenue, London, W10 4JL
- e) PATRON: The Baroness Greengross OBE
- f) TRUSTEES (as at date of signing of the accounts):
- | | |
|-------------------|-----------------------|
| I Adams | (Vice Chair) |
| A Black | |
| N Carthy | |
| K C Coyne | |
| D Durnford-Slater | (Joined 04/06/2020) |
| F Healy Connelly | (Chair) |
| R M Jacobson | (Joined 28/11/2019) |
| M Mestrinaro | |
| B Lock, LLB | (resigned 12/08/2020) |
| B Rajgopaul | (resigned 28/11/2019) |
- g) AUDITORS: Goldwins
Chartered Accountants and Statutory Auditors
75 Maygrove Road
London, NW6 2EG
- h) BANKERS: Lloyds Bank
195-197 Edgware Road, London, W2 1ET

AGE UK WESTMINSTER

REPORT OF THE BOARD OF TRUSTEES - continued for the Year Ended 30 September 2020

STRUCTURE, GOVERNANCE AND MANAGEMENT

Age UK Westminster is a charity and company limited by guarantee, established in 1947 and governed by a Memorandum and Articles of Association. Its mission is “to promote the well-being of older people in the City of Westminster to help make later life a fulfilling and enjoyable experience”.

The Board of Trustees of Age UK Westminster governs its affairs. Trustees are also directors of the Company. The Articles of Association provide for The Board of Trustees to be composed of six elected members and up to four co-opted members. The Board takes overall responsibility for ensuring that the financial, legal and contractual duties of the charity are met and that there are satisfactory systems of financial and other controls. It decides on policy and strategy and ensures the organisation fulfils its objectives. The Board meets monthly, except for August and December and Board Meetings are attended by the Chief Executive and such other staff as are required from time to time.

Day-to-day management of the charity rests with the Chief Executive, Mehruz Ahmed, who reports to the Board of Trustees. Accounting and financial management is performed for the charity on a voluntary basis by the Treasurer. The Board receives monthly reports on the operational performance of the charity’s projects from the Chief Officer and it also receives management accounts detailing the current financial situation and near-term cash flow projections from the Finance Manager.

The Board reviews its composition regularly to ensure that it contains a diverse and relevant range of talents and experience and that there are no skills gaps among its members. New trustees are inducted via a briefing on the charity structure and its aims and a meeting with the Chair, the Chief Officer and another trustee.

Age UK Westminster is a member of The Age England Association and of Age UK London. Due to the small size of the charity we have, from time to time, been grateful to Age UK London for assistance in managing various aspects of the charity where specialised knowledge and experience was required but was not contained in the Board of Trustees or among the staff. Among other initiatives Age UK London have assisted us with a review of the charity shop, advice and instruction on bid writing, HR matters and general strategic direction.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE UK WESTMINSTER

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

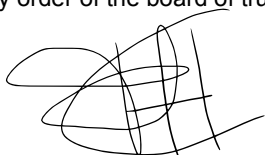
The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets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

In so far as the trustees are aware:

- there is no relevant information of which the group's auditor is unaware, and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

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

By order of the board of trustees



Fiona Healy-Connelly,

Chair

29 June 2021

**REPORT OF THE INDEPENDENT AUDITORS
TO THE MEMBERS OF AGE UK WESTMINSTER - continued**

Opinion

We have audited the financial statements of Age UK Westminster (the 'Charity') for the year ended 30th September 2020 which comprise the consolidated Statement of Financial Activities, the group and parent Charity's Balance Sheets, group's statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including 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 group's and Charity's affairs as at 30th September 2020 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.

Basis for opinion

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

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. 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, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report (incorporating the directors' report) have been prepared in accordance with applicable legal requirements.

**REPORT OF THE INDEPENDENT AUDITORS
TO THE MEMBERS OF AGE UK WESTMINSTER - continued**

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

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

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement set out on page 12, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Our 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.

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

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



Anthony Epton (Senior Statutory Auditor)

14 July 2021

For and on behalf of Goldwins Limited
Chartered Accountants and Statutory Auditors

75 Maygrove Road
West Hampstead
London
NW6 2EG

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(including summary income and expenditure account)
for the Year Ended 30 September 2020

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Income:						
Donations and legacies	2	16,793	-	10,341	27,133	9,966
Charitable activities:	3					
Advice for Life		3,265	-	72,900	76,165	110,197
Embrace our Community		56,439	-	195,611	252,050	176,351
Income from other trading activities		76,625	-	-	76,625	116,307
Investment Income	4	432	-	-	432	134
Total income		153,554	-	278,851	432,405	412,955
Expenditure:						
Costs of raising funds	5	91,075	-	-	91,075	114,307
Charitable activities:	6					
Advice for Life		4,513	15,000	106,229	125,742	134,134
Embrace our Community		12,277	15,000	151,641	178,918	137,115
Total expenditure	7	107,865	30,000	257,870	395,735	385,556
Net income / (expenditure) for the year		45,689	(30,000)	20,981	36,670	27,399
Transfers between funds	16	-	-	-	-	-
Net movement in funds		45,689	(30,000)	20,981	36,670	27,399
Reconciliation of funds:						
Funds brought forward at 1 October 2019		150,648	30,000	169,693	350,341	322,942
Total funds carried forward at 30 September 2020		196,337	-	190,674	387,011	350,341

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 16 to the financial statements.

The attached notes form an integral part of these financial statements.

AGE UK WESTMINSTER (REGISTERED NUMBER 2788761)

BALANCE SHEET

As at 30 September 2020

	Notes	Group 2020	Group 2019	Charity 2020	Charity 2019
FIXED ASSETS					
Tangible Assets	10, 11	14,510	20,365	2,138	4,790
Investments	12	-	-	15,000	15,000
Total Fixed Assets		<u>14,510</u>	<u>20,365</u>	<u>17,138</u>	<u>19,790</u>
CURRENT ASSETS					
Debtors	13	52,299	38,938	53,856	45,888
Cash at bank and in hand		441,928	300,684	430,998	288,353
Sum of Current Assets		<u>494,227</u>	<u>339,622</u>	<u>484,854</u>	<u>334,241</u>
CURRENT LIABILITIES					
Creditors: amounts falling due within one year	14	(121,726)	(9,646)	(111,396)	(2,190)
Net Current Assets		<u>372,501</u>	<u>329,976</u>	<u>373,458</u>	<u>332,051</u>
Total net assets		<u>387,011</u>	<u>350,341</u>	<u>390,596</u>	<u>351,841</u>
FUNDS					
Restricted Funds	16	190,674	169,693	190,675	169,693
Unrestricted Funds:					
General Funds		196,337	150,648	199,921	152,148
Designated Funds		-	30,000	-	30,000
Total unrestricted funds		<u>196,337</u>	<u>180,648</u>	<u>199,921</u>	<u>182,148</u>
Total Funds		<u>387,011</u>	<u>350,341</u>	<u>390,596</u>	<u>351,841</u>

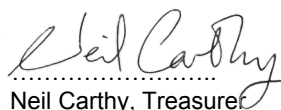
The trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The attached notes form an integral part of these financial statements.

The financial statements were approved and authorised for issue by the trustees on ...29 June...2021 and signed on their behalf by:



.....
Fiona Healy-Connelly, Chair



.....
Neil Carthy, Treasurer

**NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 30 September 2020**

1 Accounting policies

(a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102 - effective 1 January 2015) - (Charities SORP FRS 102) and the Companies Act 2006.

The charitable company meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

(b) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

(c) Income

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

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Income received in advance for the provision of specified service is deferred until the criteria for income recognition are met.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be reliably measured and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

(d) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

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

(e) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

(f) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2020

(g) Expenditure and irrecoverable VAT

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

- Costs of raising funds comprise of trading costs and the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.
- Expenditure on charitable activities includes the costs of activities undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

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

(h) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity and its activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 6.

(i) Tangible fixed assets and depreciation

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation schedules in use are as follows:

Leasehold improvements	over the life of the lease
Equipment & fittings	over 1 – 3 years

(j) Finance and operating leases

Rental charges are charged on a straight-line basis over the term of the lease.

(k) Debtors

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

(l) Creditors and provisions

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

(m) Pensions

On 1 February 2016 we automatically enrolled all eligible employees into a Legal & General defined contribution pension scheme. Employees who are not eligible may enrol at their discretion.

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2020**

2 Income from donations and legacies

	Unrestricted	Restricted	Total	2019
Donations	14,793	10,340	25,133	8,966
Legacies	2,000	-	2,000	1,000
	16,793	10,340	27,133	9,966

3 Income from Charitable Activities

	Unrestricted	Restricted	2020	2019
Advice for Life:				
CE Sell Charitable Trust	-	-	-	35,000
Citizens Advice Westminster	-	70,625	70,625	67,499
City of Westminster:				
Direct Payments	-	-	-	1,248
Hyde Park Place Estate	-	905	905	1,250
London Catalyst	-	-	-	1,000
London Income	3,265	-	3,265	-
Westminster Almshouses	-	1,370	1,370	-
Westminster Amalgamated Char	-	-	-	1,700
Westminster Foundation	-	-	-	2,500
Total For Advice for Life:	3,265	72,900	76,165	110,197
Embrace Our Community:				
Age UK	27,500	4,000	31,500	25,055
Antonio Carluccio Foundation	-	2,250	2,250	-
CE Sell Charitable Trust	-	-	-	35,000
British Land	1,000	-	1,000	-
Bunzl Community Fund	1,000	-	1,000	-
City of Westminster:				
City of Westminster	25,000	26,000	51,000	-
Lord Mayor's Fund	-	-	-	30,000
City of Westminster Char Trust	-	14,400	14,400	-
Edward Harvist Trust	-	2,000	2,000	2,500
French Huguenot Church of London	-	625	625	7,000
GIC	-	900	900	8,151
Halfords Media	-	-	-	1,000
Heineken UK Limited	-	-	-	390
Howard de Walden Estate	-	8,333	8,333	25,000
Hyde Park Place Estate	-	5,000	5,000	5,000
London Catalyst	-	-	-	1,000
London Community Response Fund	-	26,100	26,100	-
London Plus	-	-	-	1,000
Martineau Family Trust	-	-	-	5,000
MCC	-	-	-	369
National Lottery :				
National Lottery	-	47,711	47,711	-
Awards For All	-	14,393	14,393	-
Neighbourly	600	-	600	-
Newton Europe	-	1,200	1,200	840
Oaktree Capital	-	-	-	2,440

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2020**

Octavia Foundation	-	-	-	5,000
Paddington Charities, The	-	1,500	1,500	-
Portman Foundation, The	-	4,000	4,000	-
Redevco Foundation	-	12,500	12,500	-
RMG London	-	500	500	-
Sanctuary Housing Assoc	-	4,990	4,990	-
Strand Parish Trust	-	5,000	5,000	-
Tesco Groundworks	500	-	500	-
Twitter UK Ltd	-	450	450	3,570
United Charities St James's Parish	-	250	250	-
UCL	-	-	-	600
Urban Leisure Group	-	1,800	1,800	2,087
Waitrose	839	74	913	13
Westminster Almshouses	-	5,000	5,000	-
Westminster Amalgamated Charities	-	6,085	6,085	10,336
Westminster Foundation	-	-	-	5,000
WG Edwards	-	550	550	-
Total for Embrace Our Community:	56,439	195,611	252,050	176,351
Total for Charitable Activities	59,704	268,511	328,215	286,548

4 Investment Income

The group's investment income of £432 (2019: £64) arises from money held in interest bearing deposit accounts.

5 Cost of raising funds

	2020	2019
	£	£
Trading company expenditure (note 21)	78,395	108,996
Fundraising costs	12,680	5,311
	<u>91,075</u>	<u>114,307</u>

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2020

6 Analysis of expenditure on charitable activities

Expense Classification	Basis of Allocation	Advice For Living	Embrace the Community	Support Costs	Gov Costs	Total 2020	Total 2019
Staff costs	Direct	102,248	124,995	-	150	227,393	190,589
Grants to individuals	Direct	2,300	4,250	-	-	6,550	11,000
Activities and events	Direct	639	19,985	-	-	20,624	24,421
Volunteer Costs	Direct	736	2,097	-	-	2,833	4,764
Premises	Floorspace	-	-	16,581	-	16,581	13,250
Communication and computers	Staff time	-	-	7,916	-	7,916	9,079
General office and staff costs	Usage	-	-	14,084	-	14,084	12,682
Other support costs	Usage	-	-	5,759	500	6,259	1,862
Audit	Direct	-	-	-	1,800	1,800	3,600
Fundraising	Direct	306	-	-	-	306	-
Governance and trustees	Staff time	-	-	-	-	-	-
		106,229	151,327	44,340	2,450	304,346	271,249
Support Costs		18,288	26,052	(44,340)	-	-	-
Governance Costs		1,225	1,225	-	(2,450)	-	-
Total Expenditure (2020)		125,742	178,604	-	-	304,346	
Total Expenditure (2019)		134,134	137,115	-	-	271,249	

Total of Support and Governance costs for the year ended 30 September 2020: £44,340 (2019: £40,526).

7 Total expenditure

	Staff Costs £	Depreciation £	Other Allocated Costs £	Total 2020 £	Total 2019 £
Cost of generating funds:					
Fundraising and publicity	11,737	-	943	12,680	5,311
Trading company expenditure	36,952	3,202	38,241	78,395	108,996
Charitable expenditure	227,393	2,653	72,164	302,210	267,562
Governance costs	-	-	2,450	2,450	3,667
Total resources expended	276,082	5,855	113,798	395,735	385,556

Of the total expenditure £138,179 (2019: £154,833) was unrestricted and £257,556 (2019: £230,723) was restricted.

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2020**

8 Net income for the year:

	2020	2019
	£	£
This is stated after charging:		
Trustees' reimbursed expenses	-	-
Trustees' remuneration	-	-
Auditors' remuneration (including expenses and benefits in kind)		
Audit Fee	3,400	3,600
Depreciation on owned assets	5,855	5,932
	_____	_____

The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2019: £nil). No trustees were reimbursed expenses during the year (2019: £98). No charity trustee received payment for professional or other services supplied to the charity (2019: £nil).

9 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2020	2019
	£	£
Wages and Salaries	240,515	208,498
Social security costs: employer's national insurance	13,236	11,893
Employer's contribution to defined contribution pension schemes	16,716	12,901
Other staff costs	5,615	4,942
Redundancy and termination costs	-	-
	276,082	238,234

There were no employees whose emoluments as defined for taxation purposes amounted to over £60,000 in the year.

The key management personnel of the charity are the trustees and the Chief Officer. The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2019: £nil). No trustees were reimbursed expenses during the year (2019: £98). No charity trustee received payment for professional or other services supplied to the charity (2019: £nil). The total employee benefits including pension contributions of the key management personnel were £53,444 (2019: £41,511).

Pension costs are allocated to activities in proportion to the related staffing costs incurred.

Cognisant of its responsibilities for charitable and public money Age UK Westminster pays only statutory redundancy pay but occasionally enhances settlements with pay in lieu of notice.

The average number of employees, calculated on a full-time equivalent basis, analysed by function was:

	2020	2019
	Number	Number
Charitable activities	10.25	8.0
Cost of raising funds (charity shop)	1.80	2.5
Management and administration of the charity	-	-
	12.05	10.5

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2020**

10 Tangible fixed assets - Group

	Leasehold improvements £	Furniture and equipment £	Total £
Cost			
At 1 October 2019	26,584	13,392	39,976
Additions	-	-	-
Disposals	-	(1,296)	(1,296)
At 30 September 2020	26,584	12,096	38,680
Depreciation			
At 1 October 2019	11,010	8,601	19,611
Charge for year	3,202	2,653	5,855
Disposals	-	(1,296)	(1,296)
At 30 September 2020	14,212	9,958	24,170
Net book value at 30 September 2020	12,372	2,138	14,510
At 30 September 2019	15,574	4,791	20,365

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2020

11 Tangible fixed assets – Charity

	Computer Equipment £	Office Furniture £	Total £
Cost			
At 1 October 2019	8,287	1,637	9,924
Additions	-	-	-
Disposals	-	-	-
At 30 September 2020	8,287	1,637	9,924
Depreciation			
At 1 October 2019	3,496	1,637	5,133
Charge for year	2,653	-	2,653
Disposals	-	-	-
At 30 September 2020	6,149	1,637	7,786
Net book value at 30 September 2020	2,138	-	2,138
At 30 September 2019	4,791	-	4,791

12 Investments

	2020 £	2019 £
Charity:		
Shares in subsidiary trading company at cost	15,000	15,000
Total	15,000	15,000

13 Debtors

	Group 2020 £	Group 2019 £	Charity 2020 £	Charity 2019 £
Trade debtors	44,634	29,750	44,125	29,146
Amount owed by subsidiary (Note 21)	-	-	9,566	15,054
Prepayments and other accrued income	7,665	9,188	165	1,688
	52,299	38,938	53,856	45,888

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2020**

14 Creditors: amounts falling due within one year

	Group 2020 £	Group 2019 £	Charity 2020 £	Charity 2019 £
Trade creditors	14,683	3,764	7,596	717
Taxation and social security costs	5,738	(213)	5,738	(213)
Credit Cards	544	3	544	3
Accruals and deferred income	100,761	6,092	97,518	1,683
	121,726	9,646	111,396	2,190
	121,726	9,646	111,396	2,190

15 Financial commitments

At 30 September 2020 the group has annual commitments under non-cancellable leases as follows:

	2020 Land and Buildings £	2019 Land and Buildings £
Lease payments due:		
In less than one year	38,280	38,280
In one to five years	114,840	153,120
In more than five years	-	-
	153,120	191,400
Total of commitments:	153,120	191,400

AGE UK WESTMINSTER

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 September 2020**

16 Statement of funds

	At 1 Oct 2019 £	Income £	Expenditure £	Transfers £	At 30 Sep 2020 £
General Reserve	152,148	76,929	(29,156)	-	199,921
Designated Funds	30,000	-	(30,000)	-	-
Charity Total	182,148	76,929	(59,156)	-	199,921
Subsidiary	(1,500)	76,625	(78,709)	-	(3,584)
Total Unrestricted Funds	180,648	153,554	(137,865)	-	196,337
Restricted funds:					
Westminster CC and other restricted funds	-	72,197	(79,365)	32,767	25,599
Befriending Project	42,557	56,567	(23,847)	(22,000)	53,277
Digital Inclusion	-	6,555	(5,958)	-	597
Give & Receive	6,755	800	(10,470)	2,915	-
Information & Advice	-	70,625	(70,462)	-	163
Love Your Community	13,689	72,107	(35,061)	(13,682)	37,053
Visual Impairment	106,692	-	(32,707)	-	73,985
Total Restricted Funds	169,693	278,851	(257,870)	-	190,674
Total Funds	350,341	432,406	(395,735)	-	387,011

The General Reserve represents the free funds of the charity which are not designated for particular purposes.

The restricted funds balance as at 30 September 2020 represents income provided from the sources listed above which was received during the year but not yet fully utilised.

Purposes of restricted funds:

Befriending Project – Provide face to face support to vulnerable older people who are experiencing social isolation.
 Digital Inclusion (formerly IT @Home) – help our clients make the most of the internet and electronic devices.
 Give & Receive - Offer inclusive volunteering opportunities to Westminster residents aged 60 plus.
 Information & Advice – Give advice in one-to-one sessions, mainly regarding benefits.
 Love Your Community – Outreach to residents of Marylebone and surrounding areas
 Visual Impairment – Provide specific assistance to visually impaired older residents of Westminster

17 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The members of the company are the trustees named in the Report of the Board of Trustees. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 30 September 2020

18 Related party transactions

There were no related party transactions in the year to 30 September 2020 (2019: £nil). There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

One of our trustees, Ian Adams, is a councillor and was previously Lord Mayor of Westminster City Council. Westminster City Council funds our Information & Advice project via the Westminster Advice Services Partnership, our Direct Payments project and various ad hoc projects via the Edward Harvist Trust. Westminster City Council is indirectly our landlord for our office for which we pay a market rent. Ian was appointed Lord Mayor of the City of Westminster for the 2017-18 year and he kindly chose us as one of his selected mayoral charities.

19 Control

The charitable company is controlled by the trustees.

20 Analysis of group net assets between funds

	Restricted funds £	Designated funds £	General funds £	Total £
Fund balances at 30 September 2020 are represented by:				
Tangible fixed assets	-	-	14,510	14,510
Current assets	190,674	-	303,553	494,227
Current liabilities	-	-	(121,726)	(121,726)
	_____	_____	_____	_____
Total net assets	190,674	-	196,337	387,011
	=====	=====	=====	=====

AGE UK WESTMINSTER

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 30 September 2020

21 Subsidiary company

The charity owns the whole of the issued ordinary share capital of Age UK Enterprises (Westminster) Limited, a company registered in England. One of these shares is held in trust for the company by one of our trustees, Neil Carthy.

The subsidiary is used for non-primary purpose trading activities of which the principal activity is running charity shops. Any net profit is gifted to the charity. Corporate income is treated as donations. All activities have been consolidated on a line by line basis in the SOFA.

In August 2016 we signed a loan agreement with the subsidiary company. There is 3% interest payable on the loan and it is being repaid monthly over five years. The loan is secured by substantially all of the assets of the subsidiary company. As of 30 September 2020 the outstanding loan amount is £6,380 (2019: £13,830). As of 30 September 2020 the subsidiary company owes in addition £3,186 (2019: £1,224) on the inter-company account.

A summary of the results of the subsidiary is shown below:

	Total 2020 £	Total 2019 £
Turnover	76,625	116,307
Cost of Sales	(1,599)	(1,796)
Gross Profit	<u>75,026</u>	<u>114,511</u>
Administrative expenses	(76,796)	(107,200)
Loan interest paid to parent company	(314)	(533)
Donation to parent company	-	-
Net Profit / (Loss)	<u>(2,084)</u>	<u>6,778</u>