

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

**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

**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.

**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.

**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

**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.

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.

**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.

**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

**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, 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 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.

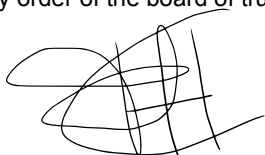
The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets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

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
	<u> </u>	<u> </u>

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	-	-
	<u>276,082</u>	<u>238,234</u>

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	-	-
	<u> </u>	<u> </u>
Total	12.05	10.5
	<u> </u>	<u> </u>

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
	<u>121,726</u>	<u>9,646</u>	<u>111,396</u>	<u>2,190</u>

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	-	-
	<u>153,120</u>	<u>191,400</u>
Total of commitments:	<u>153,120</u>	<u>191,400</u>

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)
	<hr/>	<hr/>	<hr/>	<hr/>
Total net assets	190,674	-	196,337	387,011
	<hr/>	<hr/>	<hr/>	<hr/>

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>