

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

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for the Year Ended 30 September 2021**

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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

**REPORT OF THE BOARD OF TRUSTEES - continued
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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:

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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

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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

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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.

**REPORT OF THE BOARD OF TRUSTEES - continued
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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.

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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

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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

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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
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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
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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
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*"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
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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

**REPORT OF THE BOARD OF TRUSTEES - continued
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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

**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.

**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

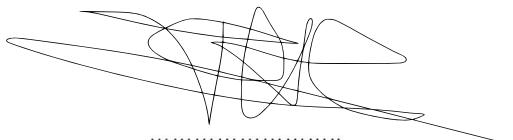
As at 30 September 2020

	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		
	(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

	Unrestricted	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>

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
	<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 (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	-	-
	<u>421,693</u>	<u>276,082</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 (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 Number	2020 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

10. Tangible fixed assets - Group

Leasehold improvements	Furniture and equipment	Total
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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>
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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	2020
	Land and Buildings	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:	<u>114,840</u>	<u>153,120</u>

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	-	72,197	(79,365)	32,767	25,599
and other restricted funds					
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

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)
	<hr/>	<hr/>	<hr/>	<hr/>
Total net assets	183,322	-	264,363	447,685
	<hr/>	<hr/>	<hr/>	<hr/>

Analysis of group net assets between funds 2020

Restricted	Designated	General
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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)
	<hr/>	<hr/>	<hr/>	<hr/>
Total net assets	190,674	-	196,337	3 8 7 , 0 1 1
	<hr/>	<hr/>	<hr/>	<hr/>

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>