



AGE UK WESTMINSTER
(A company limited by guarantee)

Report and Financial Statements

Year ended: 30 September 2024

Charity no: 1018300

Company no: 2788761

AGE UK WESTMINSTER

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for the Year Ended 30 September 2024**

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

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

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



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



CHAIR'S REPORT

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

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

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

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

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

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

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

Fiona Healy-Connelly,
Chair

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



MESSAGE FROM CEO

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

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

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

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

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

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

As we look ahead, our focus remains clear:

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

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

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

Mehruz Ahmed,
CEO

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

ABOUT US

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

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

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

Information & Advice

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

In-person & Telephone Befriending

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

General & Older Volunteering

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

Digital Inclusion

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

Activities

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

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

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



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

OUR MISSION AND OUR VALUES

OUR MISSION

Our aims are:

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

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

Users are entitled to:

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



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

WHO WE SERVE

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

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

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

Age

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

Wards or Areas

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



OUR TRUSTEES

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



Fiona Healy-Connelly
Chair of Trustees



Dr Ann Black Vice Chair



Ian Adams Trustee



David Durnford-Slater
Trustee



David Kent-Lemon Trustee



Neil Carthy Treasurer



Michele Mestrinaro Trustee



Joel Levack Trustee



Rasika Meena Kaushik Trustee

OUR IMPACT



19,455 number of client contacts

11,440 volunteer hours donated

1,102,020.62 financial gains for our clients

13,113 visitors to our website

OUR SERVICES

Information and Advice

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

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

The team provides support in several key areas, including:

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

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

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

1,359 older people supported by the service

220 older people signposted to other services

226 Home visits

273 Internal referrals

1,791 issues identified

Information & Advice Case Study

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

Action taken/support provided

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

Outcomes

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

Social policy impact on client

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

Befriending

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

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

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

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

91 Befriending matches

2,069 Befriending contacts- in- person

5,457 Befriending contacts- telephone

11,440 Befriending volunteer hours

Befriending Case Study

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

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

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

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

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

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

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

Volunteering

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

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

[Our volunteer roles include:](#)

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

172 Age UK Westminster Volunteers

202 Corporate Volunteers

11,440 Volunteer Hours

24 volunteers aged 65+

£165,109.20 equivalent value of volunteer hours

Volunteering Case Study

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

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

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

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

Christmas Project

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

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

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

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

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

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

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

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

11

festive activities

£14,500

raised

9

corporates supported the projects

250+

volunteers

650 Clients benefitted from the project

Activities

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

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

During the 2022/2023 period, this included:

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

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

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

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

536 Clients participated in Activities

325 Activities Held

4,896 Attendances

Digital Inclusion

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

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

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

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

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

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

162 Clients

1045 Client contacts

50 1:1 sessions

59 group sessions

Digital Inclusion Case Study

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

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

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

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

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

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

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

Dementia Support

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

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

MCST activities include:

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

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

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

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

45 Specialist MCST sessions

11 Hearts of Westminster Memory cafes

381 attendances at group sessions

82 Clients accessing the projects

Dementia Support Case Studies

Case study 1

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

Case study 2

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

Case study3

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

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

Warm Hubs Lunch Club

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

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

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

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

32 Clients who participated in Lunch club

23 Sessions

306 attendances

Ukrainian Response Team Support – New Launched June 2024

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

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

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

Projects Activities;

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

32 Clients who participated in Lunch Club

23 sessions

306 attendances

Exercise at Home

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

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

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

364 Number of clients contacts

42 Clients accessing the service

168 Exercises session delivered

62 Supported walking sessions

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

Exercise at Home case study

Introduction

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

Background

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

Engagement with the Program

Maria joined the Exercise at Home program after learning about it through Age UK Westminster. She viewed the project as "a very good idea" and "very necessary" given her situation. Prior to participating, she often took the "lazy option," avoiding physical activity, which she recognised wasn't beneficial for her health. The project provided Maria with structured sessions tailored to her capabilities, encouraging her to engage in movement regularly. Despite her knee and back conditions, she found the exercises manageable and a step in the right direction toward maintaining physical activity.

Impact on Daily Life and Wellbeing

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

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

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

Wellbeing & Connections

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

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

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

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

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

55 Clients assessing

646 contacts

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

Awareness Raising Campaigns

Smart Meters Awareness Raising

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

Key activities included:

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

1,210 people reached

650 people given advice

Earlier detection Cancer Screening Awareness

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

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

1,090

People reached via face-to-face
Interactions

2,500

People reached online and via printed
communications

Future Plans

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

Strengthening Partnerships

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

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

Enhancing Our Impact

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

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

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

Create a Community Hub

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

Funding

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

Grants

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

Donations

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

Fundraising Activities

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

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

Volunteer Awards Ceremony 2024



Activities Highlights



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

FINANCIAL REVIEW

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

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

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

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

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

RESERVES POLICY

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

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

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

FIXED ASSETS

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

TRADING SUBSIDIARY

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

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

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

RISK MANAGEMENT

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

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

AGE UK WESTMINSTER

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

PLANS FOR THE FUTURE

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

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

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

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

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

REFERENCE AND ADMINISTRATION DETAILS

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

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

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

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

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

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

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

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

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

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

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

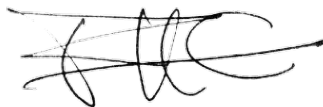
The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets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

In so far as the trustees are aware:

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

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

By order of the board of trustees



Fiona Healy-Connelly,
Chair

18 June 2025

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

Opinion

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

Opinion on financial statements

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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

We have nothing to report in this regard.

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

Opinion on other matter prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of the trustees

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

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

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

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

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

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

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

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

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

Use of our report

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

Anthony Epton

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

18 June 2025

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

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

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

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

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

Balance Sheet

As at 30 September 2024

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

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

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

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



Fiona Healy-Connelly, Chair



Neil Carthy, Treasurer

Cash Flow Statement

As at 30 September 2024

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

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

1 Accounting policies

(a) Basis of preparation

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

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

(b) Going concern

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

(c) Basis of Consolidation

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

(d) Income

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

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

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

(e) Donations of gifts, services and facilities

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

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

(f) Interest receivable

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

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

(g) Fund accounting

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

(h) Expenditure and irrecoverable VAT

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

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

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

(i) Allocation of support costs

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

(j) Tangible fixed assets and depreciation

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

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

(k) Finance and operating leases

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

(l) Debtors

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

(m) Creditors and provisions

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

(n) Pensions

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

AGE UK WESTMINSTER

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

2 Income from donations and legacies

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

3 Income from Charitable Activities

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

AGE UK WESTMINSTER

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

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

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

4 Investment Income

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

5 Cost of raising funds

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

6 Analysis of expenditure on charitable activities

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

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

7 Total expenditure

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

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

8 Net income for the year:

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

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

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

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

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

AGE UK WESTMINSTER

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

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

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

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

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

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

10 Tangible fixed assets - Group

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

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

11 Tangible fixed assets – Charity

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

12 Investments

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

13 Debtors

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

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

14 Creditors: amounts falling due within one year

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

15 Financial commitments

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

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

AGE UK WESTMINSTER

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

16 Statement of funds 2024

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

The General Reserve represents the free funds of the charity.

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

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

Purposes of restricted funds:

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

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

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

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

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

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

CNWL – Tackling social isolation through digital inclusion.

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

AGE UK WESTMINSTER

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

Statement of funds 2023

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

17 Legal status of the charity

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

18 Related party transactions

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

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

AGE UK WESTMINSTER

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

19 Control

The charitable company is controlled by the trustees.

20 Analysis of group net assets between funds

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

Analysis of group net assets between funds 2023

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

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

21 Subsidiary company

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

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

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

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

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

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

Funders

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

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

Organisations and corporates

These companies and organisations provided vital support to Age UK Westminster

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