AGE CONCERN (HERNE BAY)

England & Wales · Charity number 1047605

Details

Other names	AGE UK HERNE BAY, AGE UK HERNE BAY & WHITSTABLE
Status	Registered
Legal form	Charitable company
Company number	02960617
Registered	1995-06-30
Register	View on the Charity Commission register

Contact

Address	16 Reculver Road Herne Bay CT6 6LE
Phone	01227749570
Email	linda.cowdry@ageukhbw.org.uk
Website	www.ageuk.org.uk/hernebayandwhitstable

Activities

Objects: The Charity’s objects are to promote the relief of older people in any manner which now or hereafter may be deemed by law to be charitable within the county of Kent with particular reference to Herne Bay, Whitstable and surrounding villages and, at the discretion of the Trustees, to promote the relief of people in need by reason of ill-health, disability, financial hardship or other disadvantage where engagement in such activity is considered complementary to the Charity’s primary purpose.

Activities: DAY SERVICES FOR OLDER PEOPLE/LAUNDRY/BATHING/VISITING SERVICE/INFORMATION & ADVICE/HOME HELP SERVICE/TOE NAIL CUTTING SERVICE/ACTIVITIES/CARER SUPPORT SERVICE/hot meals delivery/Personal Independence Program/Independent Living Services/

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Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Disability
- **Who:** Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** THE COUNTY OF KENT WITH PARTICULAR REFERENCE TO HERNE BAY AND DISTRICT
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,804,534	£1,912,497	£3,436,349	68
2024-03-31	£1,867,477	£1,971,930	£3,544,312	65
2023-03-31	£1,610,324	£1,622,421	£3,648,765	67
2022-03-31	£1,409,672	£1,314,749	£3,660,862	62
2021-03-31	£1,897,730	£1,292,637	£3,565,939	42

Trustees

Name	Role	Appointed
TIMOTHY GOODWIN	Chair	2017-12-06
Evelyne Nancy Denham		
Filomena Rosa Mary Brockwell-Prior		2025-02-25
Janet Freer		2023-05-23
John McPhie		2020-05-05
Leslea Petra Atkinson		2025-12-18
Naomi Ruth Smith		2026-03-24
Sharon Jane Goff		2023-05-23

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AGE CONCERN (HERNE BAY)

England & Wales - Charity number 1047605

Accounts

Registered number: 02960617
Charity number: 1047605

Age Concern (Herne Bay)

operating as

Age UK Herne Bay & Whitstable

(A company limited by guarantee)

Trustees' report and financial statements

For the year ended 31 March 2025

Age UK Herne Bay & Whitstable
(A company limited by guarantee)

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Age UK Herne Bay & Whitstable

(A company limited by guarantee)

Reference and administrative details of the Charity, its Trustees and advisers
For the year ended 31 March 2025

Trustees	Dr R Wheeldon, Chairman (resigned as Chair July 2024) Mr C Jones, Vice Chairman (deceased 3 July 2024) Mr J McPhie, Treasurer Mrs E Denham Mr T Goodwin, Chairman (appointed Chair July 2024) F Brockwell-Prior (appointed 25 February 2025) Dr N M Robertson (resigned 10 October 2024) J Freer S J Goff Betty Briant (appointed 10 October 2024, resigned 19 May 2025)
Company registered number	02960617
Charity registered number	1047605
Registered office	16 Reculver Road Herne Bay Kent CT6 6LE
Chief officer	Ms L Cowdry
Independent auditor	Kreston Reeves Audit LLP Chartered Accountants Statutory Auditor 2nd Floor, Maritime Place Quayside Chatham Maritime Chatham Kent ME4 4QZ
Bankers	Barclays Bank PLC 130 Mortimer Street Herne Bay Kent CT6 5EG
Solicitors	Girlings 39 William Street Herne Bay Kent CT6 5NP

Age UK Herne Bay & Whitstable

(A company limited by guarantee)

Chairman's statement
For the year ended 31 March 2025

The Chairman presents his statement for the year:

As a charity providing vital services to our community, we are fortunate to be supported by an exceptional team of employees and volunteers. Our work is led by our Chief Officer, Linda Cowdry, with the support of Latasha Winstone, Head of Client Services. They are further strengthened by Leanne Amos, Operations Manager and Julia Austin, Finance Officer, who provide crucial management and strategic support.

Together with our Vice Chair, Sharon Goff, I meet regularly with Linda to stay fully informed and to contribute where needed on both strategic matters and day-to-day operations before proposals are taken to the Board of Trustees. These discussions have been instrumental in introducing new procedures, redefining key staff roles, and setting both refreshed and new strategic priorities.

My fellow Trustees and I continue to be inspired by the dedication, professionalism, and compassion shown by our staff and volunteers. Their determination ensures that we can deliver a wide range of high-quality services which make a genuine difference to the lives of older people and their families.

Like many charities, we face ongoing challenges around funding. In particular, delays and uncertainties from Kent County Council and the Integrated Care Board regarding both future funding commitments and the timely payment of agreed services place pressure on our organisation and those delivering these services. Despite these challenges, our staff continue to show resilience and commitment in ensuring continuity of support for those who rely on us.

Looking ahead, the charity is committed to developing and enhancing the services provided at both the Hazell Neville and Bradbury Centres, ensuring they meet the evolving needs of our clients, their families, and carers. Our focus remains firmly on tackling loneliness and isolation, supporting people living with dementia and their carers, and ensuring that older people are able to access the financial and practical support to which they are entitled.

On behalf of the Trustees, I wish to extend our heartfelt thanks and appreciation to all staff and volunteers for their hard work, dedication, and enthusiasm. Their efforts ensure that Age UK Herne Bay and Whitstable continues to provide excellent, respectful, and dignified support to older people across our community.

As the new Chair, following the long-standing and highly respected Dr Roger Wheeldon, I am proud to uphold the values of Age UK Herne Bay and Whitstable. I passionately believe in the vital role this charity plays, the positive impact it has on people’s lives, and the difference it continues to make in our community.



Tim Goodwin, Chairman
Date: 28th October 2025

Age UK Herne Bay & Whitstable

(A company limited by guarantee)

Trustees' report
For the year ended 31 March 2025

The Trustees present their annual report together with the audited financial statements of the Charity for the 1 April 2024 to 31 March 2025. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

The Charity also trades under the names Age UK Herne Bay & Whitstable.

Objectives and activities

a. Policies and objectives

The Charity's objectives are "to promote the relief of older people in any manner which now or hereafter may be deemed by law to be charitable within the county of Kent with particular reference to Herne Bay, Whitstable and surrounding villages and, at the discretion of the Trustees, to promote the relief of people in need by reason of ill-health, disability, financial hardship or other disadvantage where engagement in such activity is considered complementary to the Charity's primary purpose."

b. Volunteers

Our team of volunteers have remained with us again this year and averaged around 200. Their continued contribution across all services allows us to continue to deliver a broad range of high-quality services and keep the costs associated with them down. Trustees would like to thank all our volunteers for their continued commitment, professionalism, and care.

c. Main activities undertaken to further the Charity's purposes for the public benefit

Main activities undertaken to further the charity's purposes for the public benefit.
Outlined below are services provided.

Achievements and performance

a. Key performance indicators

At Trustee meetings the Charity's up to date financial activity against budget, cash flow and bank balances are presented by the Treasurer and Finance Officer. The Chief Officer provides a written report at every Trustee meeting, outlining the Charity's current activities and any future threats or opportunities. Key senior members of staff also provide Trustees with written reports on the services they manage and case studies highlighting individual client journeys and stories. Funding from statutory bodies comes with Key Performance Indicators. Reports to those bodies are provided as required by the agreements. Any continuation funding for services which are provided using the Charity's free reserves are made at the annual Budget meeting. The Chief Officer alongside the Finance Officer and Treasurer monitor the income and expenditure for each department at the end of every calendar month. If a department is not performing as predicted in the budget, any increase/decrease in activity that may require further discussion is reported at the next Trustee meeting.

The Charity Quality Standard with Age UK National is still valid and we retained certification of the ISO9001:2015 Quality Standard. We also achieved the Quality of Information & Signposting Standard (QISS) awarded by Age UK for support given by the Dementia Coordinators, Personalised Independence Service, Reception and Community Navigation. It is reassuring to once again have met the standards required of us, we will continue to take a continual improvement approach to the quality of all the services we deliver.

Achievements and performance (continued)

b. Review of activities

The year 2024 to 2025 has been characterised by the organisation continuing to strive to provide services that are affordable where charges must be made. The charity also recognises the importance of supporting staff by offering pay increases to retain them within the organisation and allow them to be able to manage the burden of economic pressures that they and their families also experience. Increases in wages, energy costs and insurances continue to be a challenge for the organisation.

We continue to lead on several health and KCC commissioned contracts and grants across Kent. Leading these this year has presented challenges and risks that were managed and overcome by us and our delivery partners. We have signed a new Network Partner Agreement which will see us remaining a local delivery partner of the National Charity (Age UK) and we look forward to seeing how the new agreement and National Strategy will impact future opportunities for us locally.
In June 2024 the charity was granted a request to amend our charitable objects to ensure that we are able to respond to more opportunities that may arise. The Charities Commission accepted the request and a Special Resolution passed by the board.

Services delivered:

Dementia Coordinator Contract (East Kent)

Age UK Herne Bay & Whitstable along with delivery partners and Primary Care Networks have established the delivery of personalised support from pre-diagnosis through to end of life, for people affected by dementia (including their family carers). After the Integrated Care Board took ownership of the contract and funding for this year it brought some un-expected news. Whilst funding was extended for another year it was frozen to last year's budget. This meant that restructuring was required, and some valued staff were lost. In terms of delivery, the service is having many positive impacts for those living with dementia and their family carers. During the year, the coordinators received 1505 referrals and completed 1138 assessments for individuals in East Kent. Locally, the Herne Bay coordinator dealt with 127 referrals and the Whitstable coordinator dealt with 124. Each one of these were people who received much needed support and advice to help them tackle very challenging and broad ranging issues. Age UK Herne Bay & Whitstable alongside Alzheimer's & Dementia Support Services (ADSS) have also been heavily involved in discussion and strategic development groups steered by health, regarding the new Community Dementia Assessment and Diagnosis Pathway, which will see the Dementia Coordinators working alongside clients throughout the pathway.

Post Diagnostic Specialist Support for people with dementia and their families in East and West Kent

As main contract holder for the Kent County Council commissioned Post Diagnostic Specialist Support for people with dementia and their families in East and West Kent, we have worked with delivery partners across the regions to develop and grow the provision of Dementia Café's, Befriending, Peer-to peer Groups, Young Onset Dementia Groups, and some Information & Advice at the café's. During the year, the Dementia & Me Organisers have delivered:
2622 sessions with a total of 11540 attendances in East Kent
1416 sessions with a total of 3259 attendances in West Kent

Locally, Age UK Herne Bay & Whitstable's Organiser continued to facilitate and /or oversee groups funded by the contracts as well as additional support programmes (Dementia Drop-in clinics, Carers Lunches, Outreach, COGS clubs (based on Cognitive Stimulation Therapy), Fundays, Learning Curves sessions and the odd party!) A total of 533 sessions were delivered with a total of 5780 attendances. A great achievement!

The Dementia & Me Helpline

The Kent wide helpline administered by the Heart of Kent Hospice on our behalf, answered 143 calls during the year. Their staff helped people with urgent needs and questions around dementia, providing emotional support and reassurance in a time of need, as well as signposting people to services that will benefit them.

Achievements and performance (continued)

Innovation Fund

In 24/25, the Innovation Fund awarded nine organisations a total of £71,247.34 to create dementia-specific projects chosen by our independent panel to further support people living with dementia.

Additional grant funding received to support delivery of services to benefit those living with dementia and their family carers.

The year saw us receiving much needed and welcomed funding from the Dementia & Me Innovation Fund to support the Make Your Morning Sessions for a whole year. The monthly sessions bring so much joy and it's a pleasure to see the amazing creativity and group cohesion that flourishes within the group.

The Masonic Charitable Foundation also supported us with grant funding to support delivery of an Outreach Support Service for family carers of those living with dementia, Dementia Drop-in clinics, Carers Lunches, Learning Curve sessions for carers of those living with dementia as well as continuation funding for the Make your Morning and Afternoon sessions that will come into play when Innovation funding ends. We are so grateful for this support that allows us to meet the great need locally.

Partnership to benefit those with dementia and their carers

We continue to work in partnership with One You to facilitate a Walk & Talk group for those with dementia and their family carer. The group meet regardless of the weather and around 10 to 14 people enjoy strolls and friendship around Whitstable.

Bradbury Wellbeing Centre

Our social opportunities clients enjoy the company of others, have a hot meal, and take part in activities ranging from arts and crafts, chair-based exercise, quizzes, gardening, themed sessions, line dancing, singing, entertainment and party days. During the year 100 older people continued to attend anything from one to five days a week. Most take advantage of using the escorted, accessible transport provided, without which many would not be able to access the service. During the year across both centres, we provide transport for around 27 clients per day. Additionally, some also choose to "pop in" and enjoy a freshly cooked meal amongst friends. During the year we continued to benefit from a National Lottery Grant to help transition to a full cost recovery model following the loss of historical grant funding.

Hazell Neville Dementia Day Care Centre

The secure, centre-based sessions allow carers of people living with dementia to have some much-needed respite. For those attending the centre there is the stimulation of a change of scene and enjoyable activities and company of others. Activities include all those available within the Bradbury Centre with the addition of regular reminiscence sessions. During the year 25 clients enjoyed attending, many for multiple days each week

A La Carted Meals Deliveries

Our team of dedicated meal deliverers continue to help with deliveries of the freshly prepared lunches and teatime packages, 365 days a year. The deliverers also carry out much welcomed and needed welfare checks on those who look forward to their meals being delivered with a smile! On average, throughout the year we supported around 200 people to receive their tasty meal.

The Laundry Service

We continued to provide much needed support to those unable to manage the task independently. With laundry being collected and returned 3 times a week to around 110 clients across Herne Bay & Whitstable.

Achievements and performance (continued)

COGS Clubs (Cognitive Stimulation Therapy)

The sessions have gone from strength to strength with membership growing in both the Herne Bay and Whitstable clubs. Expansion of the service to include another group in the next financial year was planned.

Independent Living Service

Continued to provide ongoing, bespoke support and companionship to clients in their homes or to access the community. Around 44 clients were supported by the service each month to go shopping, attend appointments, prepare meals as well as visits to garden centres and other community-based venues.

Personal Independence Program

This free service is funded by the Integrated Care Board and the staff continue to work alongside the Primary Care Networks in the Ashford and Canterbury areas to ensure that older people receive personalised support to remain independent and achieve their personal goals. The service can support individuals for up to 12 weeks. During the year 746 people were most frequently helped to; reduce social isolation by having been introduced to local groups and activities, feel safer at home by improving access to parts of property and being assessed for equipment. Overall, the Personal Independence Coordinators made 1179 visits to clients in their homes and of those 545 involved them using their Trusted Assessor training and expertise to enable the provision of mobility aids and equipment.

Shed Quarters (Men’s Shed)

The two adapted containers have now become workshops and social spaces to be proud of thanks to the hard work of the Shed Heads. The spaces are being put to good use with some great woodworking activity being undertaken and products being made and sold to contribute to the cost of the project. The Shed Quarters now has 42 members including the amazing Shed Heads (Volunteers) who enjoyed 151 sessions throughout the year. The men have had a busy year attending many community events as well as undertaking projects in partnership with other community-based projects.

Community Navigation Service (Connect Well)

We continue to deliver the Community Navigation Service to benefit those over the age of 55 or those who are adult carers for another adult. The service offers information and guidance, emotional and practical support or help to access a range of community, health and social care options.

Support at Home (Thanet)

Funded by the Integrated Care Board, staff continued to offer clients free practical and emotional support in the community to help avoid unnecessary hospital admissions. During the year 540 people were referred to the service. 76 were supported with shopping, light cleaning, companionship and trips out into the community. Others were referred provided with equipment and/ or signposted to services more suited to their needs. Over 37 other organisations are engaged in ensuring that the necessary support is in place.

Telephone Enquiries and Sign posting

Our reception team continue to be at the very front line for information and signposting for local older people. They continue to ensure that all callers are given the information needed so they can access the necessary support. During the year the team took 2,753 calls. Of these, 392 needed additional support from the I&A service and 231 were able to be resolved by the receptionists through providing information and signposting details only.

Achievements and performance (continued)

Information and Advice

Our Information & Advice Officer, along with his team of volunteers deal with more in-depth enquiries where advice and guidance is needed. Demand for the service has continued to increase and new volunteers have been recruited to join the team to reduce waiting times for those that need support. During the year the service helped a staggering 922 people. Benefit enquiries are the most prevalent need and across the service £871,335 in unclaimed benefits was accessed, helping people have greater choice and control over their lives. 148 Blue Badge applications were also made, ensuring older people can still access their local communities. Advice on housing and social care issues is also much sought after from the service

Befriending

Our dedicated team of volunteers continue to assist us in the mission to tackle loneliness and isolation amongst those who live alone and struggle to get out into the community. 50 older people were Befriended by 40 volunteers throughout the year. True friendships have blossomed and the outstanding contribution that the befrienders make to the lives of those they visit received “Highly Commended” recognition in the Kent Mental Wellbeing Awards.

Marigold (Home Help Service)

Marigolds continued to provide valuable domestic support to help people remain at home. The team helped 180 people each month during the year.

Ladies that Lunch

The monthly social group for women has gone from strength to strength during the year with around 14 ladies enjoying each other’s company over a meal at our centre each month.

Supported Bathing Service

This service continues to be invaluable for those who struggle to have a bath themselves. They are able to enjoy having a soothing soak in the specialist bath with caring and trained staff. The service generally assists 7 people each week.

Walking Football

The Herne Bay team remain non-competitive and continue to be self-sustaining via membership fees and the continued support and enthusiasm of the volunteer coaches. The 35 team members continue to enjoy the exercise and opportunity to socialise that the sessions offer.

Tai Chi Movements for Wellbeing with Lesley

This Volunteer delivered programme of gentle exercise helps to improve flexibility, balance, breathing and strength. 17 people have benefitted from this programme during the year.

Handyperson Service

Available to aid people with small tasks and jobs around the home. During the year 90 people benefitted from having key safes fitted to their home, this service often contributes to a seamless discharge from hospital where access is needed by care companies or relatives.

Room Hire

The extended building has allowed us to increase areas that are available to hire. The year has seen an increase in room hire uptake and our facilities are now used by regular U3A groups, Knit and Natter and Sewing groups, Mindfulness sessions, Footcare, Hairdressing, Counselling, Craft groups, a Bridge Club and Tai Chi sessions.

Trustees' report (continued)
For the year ended 31 March 2025

Achievements and performance (continued)

It's lovely to see the facilities being used by the community, we have also welcomed individuals for one-off bookings of the venue for a variety of celebratory events like birthdays and anniversaries. Other local groups hire our facilities to deliver training. Diverse use and a true community resource.

New services, events and projects during the year

We were thrilled to have partnered with Beach Creative to deliver a Graffiti Grandad Project. The intergenerational project funded by Canterbury City Council involved our Shed Quarters Members working alongside some younger men and a graffiti artist. Together they designed and painted the Shed Quarter Container Workshops. The outcome being that a lot of fun was had by all, creative talents were discovered and harnessed, and the Workshop and Social Containers are now truly eye-catching with the most amusing murals.

Further work was done with Beach Creative to deliver a Generation Cyanotype project. Delivered by Rebecca Armstrong, clients in our centres so enjoyed exploring this unusual creative technique.

We were also so grateful to have partnered with Kent Tennis and Inclusive Sport during the year. Clients attending our COGS, Bradbury and Hazell Neville Centres all enjoyed getting more active by taking part in tennis-based activity sessions. The sessions were a great success, and we hope to develop this great partnership for the benefit of older people in Herne Bay & Whitstable.

The year has also seen the introduction of another Funday session on Thursdays at St Johns Hall in Swalecliffe as well as a new monthly drop-in session called "Coffee with a Cop". In partnership with Kent Police, the sessions at Bradbury Wellbeing Centre provide a safe space for residents to come and discuss any issues that they need support with.

To raise funds and our profile we have also developed an annual programme of fundraising and community events. A quiz night, Open Days, as well as a Christmas Fayre and Santa's Workshop proved a great success with people of all ages.

Our current paid staff team is 59 employed, 46 FTE. Our local community has continued to offer their support to us and clients. Whether it be the local supermarkets, small and large businesses, local care homes, garages, our suppliers', other voluntary sector projects, individual supporters, local radio and local school pupils, all continue to respond so positively to our "Shout Outs" for assistance on behalf of clients and the organisation. We also remain grateful for the continued pro-bono advice provided to clients by Girling's Solicitors at the monthly Dementia Drop-in Clinics.

c. Factors relevant to achieve objectives

The Charity does not employ the services of a professional fund raiser. The charity carries out a small amount of fundraising activities. No fundraising complaints were received in the year.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

Age UK Herne Bay & Whitstable has a commitment to older people and to all of its staff and volunteers.

The Board of Trustees has examined the requirement for free reserves, which are those unrestricted funds not invested, or designated for specific purposes or otherwise committed. The Trustees following due diligence consider that given the nature of our work this should be the equivalent of 3 months operating costs of service provision. This is a range between £375k and £405k. Current free reserves are £389,549.

- This level of free reserves does not include all of the costs that may be incurred in the event of the Charity ceasing to operate. This is because the Trustees believe that sudden closure, or the likelihood of all services ceasing at the same time to be remote.
- This Charity has shown stable and predictable income from a variety of sources for many years.
- The Trustees ensure that the Charity holds adequate insurance cover for business interruption. Insurance cover is reviewed on an annual basis or immediately if new services are introduced.
- The grants income for this charity all have notice periods. Such advance notice will enable any cessation of services or staff redundancies to be undertaken in a timely manner.
- Trustees believe that although there may be a reduction in some service provision other services will continue therefore not all the staff will be made redundant.
- The assets this charity owns are significant and outweigh liabilities.

Designated and reserve funds will be shown separately on the accounts and the purpose of such monies held will be clearly explained.

The Trustees actively review the major risks which the Charity faces on a regular basis and believe that the free reserves should be maintained at the levels stated above, combined with our annual review of the controls over key financial systems carried out through an internal audit programme, will provide sufficient resources in the event of adverse conditions.

The Trustees have also examined other operational and business risks and confirm that they have established systems to mitigate the significant risks.

This policy will be reviewed annually.

Structure, governance and management

a. Constitution

Age Concern (Herne Bay) was incorporated on 16 August 1994 as a company limited by guarantee and not having a share capital under the Companies Act 1985. It is governed by its Memorandum and Articles of Association.

The objects for which the association is established are as noted under Policies and objectives on page 3. The Charity is constituted under a Memorandum of Association dated 16 August 1994, and later amended as of June 2024 and is a registered charity number 1047605.

Structure, governance and management (continued)

b. Methods of appointment or election of Trustees

Trustees with suitable expertise are recruited to assist the existing trustees to manage Age UK Herne Bay & Whitstable. It is envisaged that all Trustees will have an interest in older people and an understanding of the difficulties some face in maintaining a fulfilling life.

The Charity shall have a Board of Trustees comprising at least five persons. For the avoidance of doubt, Trustees are ‘directors’ for company law purposes and ‘trustees’ for charity law purposes, and the personal detail of all Trustees shall be filed with Companies House and the Charity Commission, as required by law.

The Trustees may at any time appoint additional Trustees. In selecting individuals for appointment as Trustees, the Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the Charity.

The Trustees shall annually conduct a skills audit and review the composition of the Board of Trustees, deciding by majority vote which Trustees should continue in post.

c. Organisational structure and decision-making policies

The Trustees meet a minimum of five times each year. One week prior to the meeting, Trustees are sent the Chief Officer’s Report, which outlines the day to day operations of Age UK Herne Bay & Whitstable since the last meeting. That report may also include specific decisions to be made by the Trustees. Any financial reports are also sent out one week prior to the meetings. Receiving reports prior to the meetings allows Trustees time to consider the content and request any further information they may require. Trustees administer the Charity and company. The Chief Officer manages the day to day operations of the charity's services. The Trustees are familiar with those activities and bear in mind Charity Commission guidance on public benefit when making decisions. To facilitate effective operations, the Chief Officer has delegated authority from the Trustees for operational matters including finance, employment of staff, recruitment of volunteers and the provision of services.

d. Policies adopted for the induction and training of Trustees

New trustees undergo an induction programme, as set out in the Trustee Policy, which includes meeting the Chief Officer and an existing Trustee to discuss how the charity operates its day to day activities and its relationship with the national charity. Copies of relevant guidelines published by the Charity Commission, copies of Chief Officer Reports to Trustee meetings, and copies of previous minutes of Trustee meetings are provided. New Trustees visit the Reculver Road site to meet staff, other trustees, volunteers and clients to familiarise themselves with those involved with the charity’s work. Trustees are also encouraged to attend relevant training events.

e. Pay policy for key management personnel

Senior staff pay grades are compared to other local charity staff with similar responsibilities. Staff pay increases are based on the anticipated grant income charged for service income and the previous year's overall financial position. Any agreed percentage increase is awarded to all staff following the annual budget meeting, except when legislation, such as the minimum wage increase, is implemented and any knock on effect on differentials.

f. Related party relationships

Age UK Herne Bay & Whitstable is a member of the Age England Association and a Brand Partner of Age UK. In October 2018, Age UK Herne Bay & Whitstable formed a Company Limited by Guarantee named Age Well East Kent in partnership with other Age UK’s/Concerns in East Kent for the purpose of bidding for contracts and other funding to support our common Charitable Objectives.

Trustees' report (continued)
For the year ended 31 March 2025

Structure, governance and management (continued)

g. Financial risk management

The Trustees have a risk management strategy/plan which comprises:

- An annual rolling programme to review the risks the Charity may face
- The establishment of systems and procedures to mitigate those risks identified in the plan
- The implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise

The key controls used by the Charity include:

- Formal agenda for the Trustee Meetings
- Detailed strategic planning, budgeting and management accounting
- Established organisational structure and lines of reporting
- Formal lines of reporting
- Clear authorisation and approval levels
- Register of risks

One of the key elements in the management of financial risk is the establishment of a Reserves Policy and a regular review process to ensure adequate long term assurance of operational services.

Plans for future periods

Plans For the Future

The coming year

The year 2025/2026 will continue to be a period of change and challenge. We will be continuing to maximise the income generated from our building and facilities and to proactively seek grant funding for charitable activities to safeguard and diversify the services we offer to local older people in response to need but also to ensure the efficiency and financial sustainability of the organisation.

We will also retain a focus on partnerships as we recognise how much this can benefit older people, bringing diverse skills, experience and resources together for the benefit of our community.

The Trustee Board alongside the Senior Management Team will continue to monitor, review, and adapt to evolving circumstances. They will also be planning and budgeting for all possible outcomes. The fragility of funding and changes within the commissioning environment is something we are always mindful of and planning for. Trustees remain committed to delivering affordable support to the most vulnerable older people in our area of benefit and all opportunities to this end will be explored.

If funds allow, in 2025/2026 it is hoped we can continue to provide all the services currently on offer in Herne Bay & Whitstable as well as consult around needs, secure funding, and deliver new services where needs and opportunities arise.

Trustee priorities for the Charity continue to be:
- Improving Health & Well Being
- Preventing Loneliness and Isolation
- Providing specialist Dementia services
- Providing practical help at home
- Informing and Empowering Older People
- Improving our efficiency and fiscal sustainability

During 2025-2026 the charity will undertake a full review of its Strategy as well as undertaking a review of Social Opportunities and Day Care provision to ensure delivery remains in line with needs and demand.

Trustees' report (continued)
For the year ended 31 March 2025

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial . Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and 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 hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditor is unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Auditor

The audit registration of Kreston Reeves LLP was transferred to Kreston Reeves Audit LLP on 6 October 2025. Kreston Reeves Audit LLP were formally appointed as auditor to the company on 6 October 2025.

The auditor, Kreston Reeves Audit LLP, has indicated his willingness to continue in office. The designated Trustees will propose a motion reappointing the auditor at a meeting of the Trustees.

Approved by order of the members of the board of Trustees on 28th October 2025 and signed on their behalf by:



Mr T Goodwin
Chairman

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable

Opinion

We have audited the financial statements of Age UK Herne Bay & Whitstable (the 'charity') for the year ended 31 March 2025 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including 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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council'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 charitable company'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 Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditor's report thereon. The Trustees are responsible for the other information contained within the Annual report. 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. 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 course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable (continued)

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which 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; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a Strategic report.

Responsibilities of 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 the Trustees 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 charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

Capability of the audit in detecting irregularities, including fraud

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable (continued)

Based on our understanding of the Charity and the sector as a whole, and through discussion with the Trustees and other management (as required by auditing standards), we identified that the principal risks of non compliance with laws and regulations related to health and safety, safeguarding and employment law. We considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities SORP (FRS 102) Second Edition (released October 2019), the Companies Act 2006 and other relevant charity legislation. We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit. We evaluated Trustees' and management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks related to: posting inappropriate journal entries to increase revenue or reduce expenditure, management bias in accounting estimates and judgemental areas of the financial statements. Audit procedures performed by the engagement team included:

- Discussions with management and assessment of known or suspected instances of non-compliance with laws and regulations (including health and safety) and fraud; and
- Assessment of identified fraud risk factors; and
- Review of cash expenditure to confirm no evidence of personal benefit; and
- Challenging assumptions and judgements made by management in its significant accounting estimates; and
- Performing analytical procedures to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Confirmation of related parties with management, and review of transactions throughout the period to identify any previously undisclosed transactions with related parties outside the normal course of business; and
- Reading minutes of meetings of those charged with governance; and
- Physical inspection of tangible assets susceptible to fraud or irregularity; and
- Review of significant and unusual transactions; and
- Identifying and testing journal entries, in particular any manual entries made at the year end for financial statement preparation, using data analytics to identify high risk journals and investigate these.

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. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance.The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involvesintentional concealment, forgery, collusion, omission or misrepresentation
As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.
- Conclude on the appropriateness of the Trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in my Auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of my Auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable (continued)

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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 charitable company'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 charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Kreston Reeves Audit LLP

Samantha Rouse FCCA DChA (Senior statutory auditor)
for and on behalf of
Kreston Reeves Audit LLP
Chartered Accountants
Statutory Auditor
Chatham Maritime

Date: 29 October 2025

Age UK Herne Bay & Whitstable

(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)
For the year ended 31 March 2025

	Note	Endowment funds 2025 £	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	As reclassified Total funds 2024 £
Income and endowments from:						
Donations and legacies	4	**-**	**812,555**	**54,045**	**866,600**	906,575
Charitable activities	5	**-**	**4,995**	**768,334**	**773,329**	739,927
Other trading activities	7	**-**	**1,274**	**8,689**	**9,963**	6,596
Investments	8	**-**	**(117)**	**154,759**	**154,642**	157,506
Total income and endowments		**-**	**818,707**	**985,827**	**1,804,534**	1,810,604
Expenditure on:						
Raising funds	9	**-**	**649**	**1,083**	**1,732**	1,801
Charitable activities	10	**-**	**832,827**	**1,077,938**	**1,910,765**	1,913,256
Total expenditure		**-**	**833,476**	**1,079,021**	**1,912,497**	1,915,057
Net movement in funds		**-**	**(14,769)**	**(93,194)**	**(107,963)**	(104,453)
Reconciliation of funds:						
Total funds brought forward		**112,117**	**188,216**	**3,243,979**	**3,544,312**	3,648,765
Net movement in funds		**-**	**(14,769)**	**(93,194)**	**(107,963)**	(104,453)
Total funds carried forward		**112,117**	**173,447**	**3,150,785**	**3,436,349**	3,544,312

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 21 to 39 form part of these financial statements.

Age UK Herne Bay & Whitstable

(A company limited by guarantee)
Registered number: 02960617

Balance sheet
As at 31 March 2025

	Note		2025 £		2024 £
Fixed assets					
Tangible assets	14		**3,133,371**		3,214,955
Investment property	15		**350,000**		350,000
			3,483,371		3,564,955
Current assets					
Debtors	16	**110,279**		484,669	
Cash at bank and in hand		**786,156**		890,024	
		896,435		1,374,693	
Creditors: amounts falling due within one year	17	**(383,378)**		(823,821)	
Net current assets			**513,057**		550,872
Total assets less current liabilities			**3,996,428**		4,115,827
Creditors: amounts falling due after more than one year	18		**(560,079)**		(571,515)
Total net assets			**3,436,349**		3,544,312
Charity funds					
Endowment funds	19		**112,117**		112,117
Restricted funds:					
Restricted funds	19	**173,447**		188,216	
Total restricted funds	19		**173,447**		188,216
Unrestricted funds	19		**3,150,785**		3,243,979
Total funds			**3,436,349**		3,544,312

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on 28th October 2025 and signed on their behalf by:



Mr T Goodwin
Chairman

The notes on pages 21 to 39 form part of these financial statements.

Age UK Herne Bay & Whitstable
(A company limited by guarantee)

Statement of cash flows
For the year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net cash used in operating activities (see note 22)	**(231,729)**	(113,584)
Cash flows from investing activities		
Dividends, interests and rents from investments	**154,642**	157,506
Proceeds from the sale of tangible fixed assets	**-**	7,431
Purchase of tangible fixed assets	**(16,414)**	(37,593)
Net cash provided by investing activities	**138,228**	**127,344**
Cash flows from financing activities		
Repayments of borrowing	**(10,367)**	(9,861)
Net cash used in financing activities	**(10,367)**	**(9,861)**
Change in cash and cash equivalents in the year	**(103,868)**	**3,899**
Cash and cash equivalents at the beginning of the year	**890,024**	886,125
Cash and cash equivalents at the end of the year	**786,156**	890,024

The notes on pages 21 to 39 form part of these financial statements

Notes to the financial statements
For the year ended 31 March 2025

1. General information

Age UK Herne Bay & Whitstable is a charitable company and an exempt charity incorporated in England and Wales, with charity registration number 1047605 and company registration number 02960617. The registered office is 16 Reculver Road, Herne Bay, Kent, CT6 6LE. The principal activities of the Charity are as set out in the Trustees Report on page 5-7.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age UK Herne Bay & Whitstable 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.

2.2 Company status

The Company is a company limited by guarantee. The members of the Company are the Trustees named on page 1. In the event of the Company being wound up, the liability in respect of the guarantee is limited to £1 per member of the Company.

2.3 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

2. Accounting policies (continued)

2.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.6 Government grants

Government grants are credited to the Statement of financial activities as the related expenditure is incurred.

2.7 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 institution with whom the funds are deposited.

2. Accounting policies (continued)

2.8 Tangible fixed assets and depreciation

Tangible fixed assets costing £5,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Assets in the course of construction are included at costs incurred to date. Depreciation on these assets is not charged until they are brought into use.

At each reporting date the Charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, on the following bases:

Freehold property	- 2% per annum (straight line basis)
Motor vehicles	- 25% per annum (straight line basis)
Fixtures and fittings	- 25% per annum (staight line basis

2.9 Debtors

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

2.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.12 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2. Accounting policies (continued)

2.13 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent the charity's original permanent endowment.

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

Tangible fixed assets - useful economic lives

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful lives and residual values of the assets. The useful economic lives and residual values are re-assessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 13 for the carrying amount of the property, plant and equipment, and note 2.8 for the useful economic lives for each class of assets.

Notes to the financial statements
For the year ended 31 March 2025

4. Income from donations and legacies

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	As reclassified Total funds 2024 £
Donations	3,062	23,080	**26,142**	18,277
Legacies	-	18,465	**18,465**	39,963
Grants	809,493	12,500	**821,993**	848,335
	812,555	54,045	**866,600**	906,575
Total 2024 as restated	826,394	80,181	906,575	

The prior year reclassification is in relation to the elimination of the internal management charge of £56,873 in order to ensure consistent treatment with the current year.

5. Income from charitable activities

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Charitable activities	4,995	768,334	**773,329**	739,927
Total 2024	5,633	734,294	739,927	

Notes to the financial statements
For the year ended 31 March 2025

6.

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Catering	204	300,974	**301,178**	309,969
Day Centre transport	-	54,028	**54,028**	49,715
ILS and Help at Home	-	148,054	**148,054**	142,334
Care	-	216,421	**216,421**	185,922
Bathing	-	3,871	**3,871**	2,075
Therapy	-	1,045	**1,045**	1,493
Laundry	-	40,172	**40,172**	40,210
Sundry	1,461	1,855	**3,316**	3,254
Walking Football	2,390	-	**2,390**	2,533
Other	-	1,263	**1,263**	1,305
Miscellaneous	-	651	**651**	87
Membership fees	940	-	**940**	1,030
	4,995	768,334	**773,329**	739,927
Total 2024	5,633	734,294	739,927	

7. Income from other trading activities

Income from fundraising events

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Fundraising	1,274	8,689	**9,963**	6,596
Total 2024	620	5,976	6,596	

Notes to the financial statements
For the year ended 31 March 2025

8. Investment income

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Rent Income	(117)	138,755	**138,638**	141,843
Bank interest	-	16,004	**16,004**	15,663
	(117)	154,759	**154,642**	157,506
Total 2024	-	157,506	157,506	

9. Expenditure on raising funds

Costs of raising voluntary income

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Fundraising expenses	649	1,083	**1,732**	1,801
Total 2024	719	1,082	1,801	

10. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total 2025 £	As reclassified Total 2024 £
Charitable activities	832,827	1,077,938	**1,910,765**	1,913,256
Total 2024 as restated	793,092	1,120,164	1,913,256	

Notes to the financial statements
For the year ended 31 March 2025

10. Analysis of expenditure on charitable activities (continued)

Summary by fund type (continued)

The prior year reclassification is in relation to the elimination of the internal management charge of £56,873 in order to ensure consistent treatment with the current year.

11.

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	As reclassified Total funds 2024 £
Direct costs:				
Salaries and related costs	678,835	621,927	**1,300,762**	1,233,654
Staff training	5,209	2,975	**8,184**	13,730
Catering costs	3,232	108,079	**111,311**	117,187
Transport costs	27,519	33,141	**60,660**	64,439
Therapy	5,896	1,167	**7,063**	4,665
	720,691	**767,289**	**1,487,980**	1,433,675
Support costs:				
Rent and water	-	968	**968**	6,862
Insurance	829	28,133	**28,962**	25,696
Heating and lighting	600	36,288	**36,888**	37,904
Postage and telephone	14,245	839	**15,084**	10,151
Printing and stationery	3,381	2,058	**5,439**	7,410
Repairs and maintenance	36,238	18,455	**54,693**	103,931
Janitorial and laundry	59	28,890	**28,949**	29,951
Miscellaneous	18,029	3,909	**21,938**	20,575
Professional fees	3,808	23,613	**27,421**	30,014
Room hire	34,947	8,430	**43,377**	47,600
Mortgage interest and bank charges	-	50,486	**50,486**	50,526
Depreciation	-	97,990	**97,990**	102,812
Profit on sale of fixed assets	-	-	**-**	(3,301)
Auditors' remuneration	-	10,590	**10,590**	9,450
	832,827	1,077,938	**1,910,765**	1,913,256

12. Staff costs

	2025 £	2024 £
Wages and salaries	**1,208,376**	1,133,705
Social security costs	**79,199**	84,041
Pension costs	**23,874**	15,908
	1,311,449	1,233,654

The average number of persons employed by the Charity during the year was as follows:

	2025 No.	2024 No.
Employees	**68**	65

The average headcount expressed as full-time equivalents was:

	2025 No.	2024 No.
Employees	**46**	52

No employee received remuneration amounting to more than £60,000 in either year.

The total employment benefits, including employer pension contributions and employer national insurance contributions, of the key managment personnel were £243,604 (2024: 239,005)

13. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, expenses totalling £NIL were reimbursed or paid directly to Trustee (2024 - £94 to 1 Trustee). This was in relation to excess mileage.

14. Tangible fixed assets

	Freehold property £	Motor vehicles £	Fixtures and fittings and equipment £	Total £
Cost or valuation				
At 1 April 2024	**3,681,763**	**82,605**	**160,719**	**3,925,087**
Additions	**-**	**-**	**16,414**	**16,414**
Disposals	**-**	**-**	**(10,087)**	**(10,087)**
At 31 March 2025	**3,681,763**	**82,605**	**167,046**	**3,931,414**

14. Tangible fixed assets (continued)

	Freehold property £	Motor vehicles £	Fixtures and fittings and equipment £	Total £
Depreciation				
At 1 April 2024	**522,855**	**41,620**	**145,657**	**710,132**
Charge for the year	**63,476**	**18,503**	**16,019**	**97,998**
On disposals	**-**	**-**	**(10,087)**	**(10,087)**
At 31 March 2025	**586,331**	**60,123**	**151,589**	**798,043**
Net book value				
At 31 March 2025	**3,095,432**	**22,482**	**15,457**	**3,133,371**
At 31 March 2024	3,158,908	40,985	15,062	3,214,955

Included in land and buildings is freehold land at valuation of £508,000 (2024: £508,000) which is not depreciated.

15. Investment property

	Freehold investment property £
Valuation	
At 1 April 2024	**350,000**
At 31 March 2025	**350,000**

The 2025 valuation was made by the Trustees on an open market value for existing use basis.

16. Debtors

	2025 £	2024 £
Due within one year		
Trade debtors	**92,980**	346,544
Prepayments and accrued income	**17,299**	138,125
	110,279	484,669

17. Creditors: Amounts falling due within one year

	2025 £	2024 £
Bank loans	**11,999**	10,930
Trade creditors	**49,825**	38,601
Personal Independence Programme	**186,075**	219,951
Other taxation and social security	**18,463**	18,497
Other creditors	**92,799**	517,906
Accruals and deferred income	**24,217**	17,936
	383,378	823,821

18. Creditors: Amounts falling due after more than one year

	2025 £	2024 £
Other loans	**560,079**	571,515

The aggregate amount of liabilities payable or repayable wholly or in part more than five years after the reporting date is:

	2025 £	2024 £
Payable or repayable by instalments	**418,167**	517,941
	418,167	517,941

Notes to the financial statements
For the year ended 31 March 2025

19. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
Designated funds					
Property fund	**2,814,345**	**-**	**-**	**(53,108)**	**2,761,237**
General funds					
General Fund	**429,634**	**985,827**	**(1,079,021)**	**53,108**	**389,548**
Total Unrestricted funds	**3,243,979**	**985,827**	**(1,079,021)**	**-**	**3,150,785**
Endowment funds					
Permanent endownment funds	**112,117**	**-**	**-**	**-**	**112,117**

19. Statement of funds (continued)

Restricted funds					
Personal Independence Programme	**-**	**158,325**	**(158,325)**	**-**	**-**
Dementia Outreach Fund	**14,890**	**2,210**	**(2,980)**	**-**	**14,120**
National Lottery	**-**	**49,676**	**(43,009)**	**-**	**6,667**
Walking Football HB	**4,333**	**2,390**	**(3,130)**	**-**	**3,593**
KCC COGS Therapy	**-**	**300**	**(300)**	**-**	**-**
Tackling equality	**5**	**-**	**(5)**	**-**	**-**
Digital Inclusion grant	**9,511**	**-**	**(9,511)**	**-**	**-**
Hobson	**-**	**1,820**	**(1,820)**	**-**	**-**
Support at Home	**134,435**	**110,614**	**(122,756)**	**-**	**122,293**
KCC Post Diagnostic	**-**	**75,152**	**(75,152)**	**-**	**-**
KCC Dem Coordinator	**-**	**364,560**	**(364,560)**	**-**	**-**
Masonic Charitable Foundation	**-**	**9,680**	**(9,680)**	**-**	**-**
Sales Force	**-**	**5,000**	**-**	**-**	**5,000**
Innovations Make Your Morning/Afternoon	**-**	**4,338**	**(4,338)**	**-**	**-**
Training for Carers	**9,846**	**-**	**(99)**	**-**	**9,747**
Men in sheds	**3,587**	**3,438**	**(5,176)**	**-**	**1,849**
COGS Donation Fund	**2,100**	**1,292**	**(1,291)**	**-**	**2,101**
Covid Fund	**7,256**	**-**	**(177)**	**-**	**7,079**
Care Navigator	**2,253**	**29,912**	**(31,167)**	**-**	**998**
	188,216	**818,707**	**(833,476)**	**-**	**173,447**
Total of funds	**3,544,312**	**1,804,534**	**(1,912,497)**	**-**	**3,436,349**

Notes to the financial statements
For the year ended 31 March 2025

19. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Unrestricted funds					
Designated funds					
Property fund	2,867,960	-	-	(53,615)	2,814,345
General funds					
General Fund	466,618	1,034,830	(1,125,429)	53,615	429,634
Total Unrestricted funds	3,334,578	1,034,830	(1,125,429)	-	3,243,979
Endowment funds					
Permanent endownment funds	112,117	-	-	-	112,117

Notes to the financial statements
For the year ended 31 March 2025

19. Statement of funds (continued)

Restricted funds					
Personal Independence Programme	-	140,799	(140,799)	-	-
Dementia Outreach Fund	9,753	2,930	(1,425)	3,632	14,890
National Lottery	3,632	-	-	(3,632)	-
Walking Football HB	2,211	2,214	(3,293)	3,201	4,333
KCC COGS Therapy	2,883	318	-	(3,201)	-
Tackling equality	268	-	(263)	-	5
Digital Inclusion grant	6,196	35,192	(31,877)	-	9,511
Hobson	10,000	29,938	(36,838)	(3,100)	-
Support at Home	139,471	110,614	(115,650)	-	134,435
KCC Post Diagnostic	-	66,514	(66,514)	-	-
KCC Dem Coordinator	-	332,240	(332,240)	-	-
Sales Force	2,080	-	(2,080)	-	-
Training for Carers	10,845	-	(999)	-	9,846
Men in sheds	187	3,575	(3,275)	3,100	3,587
COGS Donation Fund	3,043	398	(1,341)	-	2,100
Covid Fund	7,256	-	-	-	7,256
Care Navigator	4,245	29,915	(31,907)	-	2,253
National Lottery	-	78,000	(78,000)	-	-
	202,070	832,647	(846,501)	-	188,216
Total of funds	3,648,765	1,867,477	(1,971,930)	-	3,544,312

19. Statement of funds (continued)

The designated Property Fund represents the value of land and buildings included in tangible fixed assets and fixed asset investments, less the outstanding balance on the Charity Bank mortgage. The fund also excludes the £112,117 that is included as the charity's permanent endowment.

The Support at Home restricted fund is a collaboration with the ICB, to provide short term support to older people, in order to prevent hospital admission or to support them after they have been discharged from hospital.

Personal Independence Programme (formerly Living Well Fund) is fully funded by the ICB. The charity works alongside its partner Age UKs in Canterbury and Kent Rivers. The programme supports over 55 year olds with long term conditions to access social care within their community and supports them to regain confidence.

Training for Carers fund provides information days for unpaid carers of people with dementia.

The remainder of the funds held by the Charity, are as per the descriptions in the statement of funds.

20. Summary of funds

Summary of funds - current year

	Balance at 1 April 2024 £	**Income £**	**Expenditure £**	**Transfers in/out £**	**Balance at 31 March 2025 £**
Designated funds	**2,814,345**	**-**	**-**	**(53,108)**	**2,761,237**
General funds	**429,634**	**985,827**	**(1,079,021)**	**53,108**	**389,548**
Endowment funds	**112,117**	**-**	**-**	**-**	**112,117**
Restricted funds	**188,216**	**818,707**	**(833,476)**	**-**	**173,447**
	3,544,312	**1,804,534**	**(1,912,497)**	**-**	**3,436,349**

Summary of funds - prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Designated funds	2,867,960	-	-	(53,615)	2,814,345
General funds	466,618	1,034,830	(1,125,429)	53,615	429,634
Endowment funds	112,117	-	-	-	112,117
Restricted funds	202,070	832,647	(846,501)	-	188,216
	3,648,765	1,867,477	(1,971,930)	-	3,544,312

Notes to the financial statements
For the year ended 31 March 2025

21. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Endowment funds 2025 £	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	-	-	3,133,371	**3,133,371**
Investment property	112,117	-	237,883	**350,000**
Current assets	-	173,447	722,988	**896,435**
Creditors due within one year	-	-	(383,378)	**(383,378)**
Creditors due in more than one year	-	-	(560,079)	**(560,079)**
Total	112,117	173,447	3,150,785	**3,436,349**

Analysis of net assets between funds - prior year

	Endowment funds 2024 £	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	112,117	70,442	3,032,396	3,214,955
Investment property	-	-	350,000	350,000
Current assets	-	117,774	1,256,919	1,374,693
Creditors due within one year	-	-	(823,821)	(823,821)
Creditors due in more than one year	-	-	(571,515)	(571,515)
Total	112,117	188,216	3,243,979	3,544,312

22. Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net expenditure for the year (as per Statement of Financial Activities)	**(107,963)**	(104,453)
Adjustments for:		
Depreciation charges	**97,998**	102,812
Dividends, interests and rents from investments	**(154,642)**	(157,506)
Loss/(profit) on the sale of fixed assets	**-**	(3,301)
Decrease/(increase) in debtors	**374,390**	(382,378)
Increase/(decrease) in creditors	**(441,512)**	431,248
Net cash used in operating activities	**(231,729)**	(113,578)

23. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand	**786,156**	890,024
Total cash and cash equivalents	**786,156**	890,024

24. Analysis of changes in net debt

	At 1 April 2024 £	Cash flows £	At 31 March 2025 £
Cash at bank and in hand	**890,024**	**(103,868)**	**786,156**
Debt due within 1 year	**(10,930)**	**(1,069)**	**(11,999)**
Debt due after 1 year	**(571,515)**	**11,436**	**(560,079)**
	307,579	**(93,501)**	**214,078**

25. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £23,874 (2024: £15,908). Contributions totaling £Nil (2024: £Nil) were payable to the fund at the Balance sheet date and are included in creditors.

26. Related party transactions

P Goff, spouse of S Goff, a trustee, is employed by the charity. P Goff's employment continues in open competition and S Goff is not involved in decisions relating to performance review and terms of employment. P Goff is paid within the normal pay scale for the role and receives no special treatment as a result of his relationship to a trustee.

A Cooke, daughter of G Cooke a member of Key Management Personnel, was employed by the charity up until 24 January 2025. A Cooke's employment was in open competition and G Cooke was not involved in decisions relating to performance review and terms of employment. A Cooke was paid within the normal pay scale for the role and received no special treatment as a result of her relationship to the KMP.

During the year, unconditional donations were received from related parties of trustees totalling £381 (2024: £Nil).

During the year, the charity entered into related party transactions with John Prior Home Improvements Limited, a related party of Filomena Brockwell-Prior, a trustee, totalling £196 (2024: £Nil) in relation to purchases for Men's Sheds. Of this, £196 was outstanding as a creditor at year end (2024: £Nil).

27. Post balance sheet events

On 9 May 2025, the charity received a legacy totalling £422,949. This amount was not known at the balance sheet date and therefore represents a non-adjusting post balance sheet event in accordance with FRS 102. Of the total legacy received, £300,000 was used to repay the outstanding mortgage on the charity’s property on 14 May 2025.

AGE CONCERN (HERNE BAY)

England & Wales - Charity number 1047605

Accounts

Registered number: 02960617
Charity number: 1047605

Age Concern (Herne Bay)

operating as

Age UK Herne Bay & Whitstable

(A company limited by guarantee)

Trustees' report and financial statements

For the year ended 31 March 2024

Age UK Herne Bay & Whitstable
(A company limited by guarantee)

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Age UK Herne Bay & Whitstable
(A company limited by guarantee)

Reference and administrative details of the Charity, its Trustees and advisers
For the year ended 31 March 2024

Trustees	Dr R Wheeldon, Chairman (resigned as Chair July 2024) Mr C Jones, Vice Chairman (appointed 25 August 2023, deceased 3 July 2024) Mr J McPhie, Treasurer Mrs E Denham Mrs J Bedford (resigned 14 February 2024) Mr T Goodwin, Chairman (appointed Chair July 2024) Mr C A Mowatt (resigned 21 June 2023) Dr N M Robertson J Freer (appointed 23 May 2023) S J Goff (appointed 23 May 2023) Betty Briant (appointed 10 October 2024)
Company registered number	02960617
Charity registered number	1047605
Registered office	16 Reculver Road Herne Bay Kent CT6 6LE
Chief executive officer	Mrs L Cowdry
Independent auditor	Kreston Reeves LLP Chartered Accountants Statutory Auditor Montague Place Quayside Chatham Maritime Chatham Kent ME4 4QU
Bankers	Barclays Bank PLC 130 Mortimer Street Herne Bay Kent CT6 5EG
Solicitors	Girlings 39 William Street Herne Bay Kent CT6 5NP

Age UK Herne Bay & Whitstable
(A company limited by guarantee)

Chairman's statement
For the year ended 31 March 2024

The Chairman presents his statement for the year:

Since starting her role as new Chief Officer in April 2022, Linda Cowdry has continued to fully embrace her strategic role within the Charity and provides both excellent internal management of the Charity and comprehensive assistance to the Trustees in the Governance of Age UK Herne Bay & Whitstable. Since starting the role, Linda has been faced with a quickly changing and often challenging landscape under which the Charity must operate.

Linda is supported by an excellent Leadership Team, including Leanne Amos, the Operations Manager. However, due to the ever-changing nature of her role, the Trustees are continuously working with Linda to review the management structure to ensure that Linda can focus on more strategic issues and that the correct leverage between the management staff is being applied.

The Charity's sources of funding for the services it provides continues to change and evolve with changes to the services funded by Kent County Council, the amount of local authority funding available and other external sources of funds available outside the local authority and NHS funding contracts.

Following the covid era, the Charity has been looking to build up numbers once again in both the Hazell Neville and Bradbury Centres, whilst also developing new and existing services to provide the support and assistance needed by our clients, their families and carers. The Charity remains fully committed to tackling loneliness and isolation, supporting those living with dementia and their family carers as well as ensuring older are receiving all the financial support that they are entitled to.

The Trustees and I extend our thanks and appreciation to all the staff and volunteers at Age UK Herne Bay and Whitstable for all their hard work, dedication and tenacity to ensure that the Charity continues to provide an excellent service to its clients and for improving the lives of the older persons and their families in a way which is respectful, dignified and deserved.

I have been honoured to take over the position as Chair from Dr Roger Wheeldon following his retirement following the year ended 31st March 2024. I have been a Trustee of AGE UK for 25 years and I passionately believe in everything that at Age UK Herne Bay and Whitstable stands for the force for good which it brings to our community and the positive ways in which it enhances and changes our client's lives.

Yours Faithfully



Tim Goodwin, Chairman
Date: 10/12/24

Trustees' report
For the year ended 31 March 2024

The Trustees present their annual report together with the audited financial statements of the Charity for the 1 April 2023 to 31 March 2024. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

The Charity also trades under the names Age UK Herne Bay & Whitstable.

Objectives and activities

a. Policies and objectives

The Charity's objective is "to promote the relief of the elderly in any manner which now or hereafter may be deemed by the law to be charitable within the County of Kent with particular reference to Herne Bay and Whitstable and surrounding area.'

b. Volunteers

Our team of volunteers have remained with us again this year and averaged around 200. Their continued contribution across all services allows us to continue to deliver a broad range of high-quality services and keep the costs associated with them down. Trustees would like to thank all our volunteers for their continued commitment, professionalism, and care.

c. Main activities undertaken to further the Charity's purposes for the public benefit

Main activities undertaken to further the charity's purposes for the public benefit.
All our charitable activities focus on the needs of people over the age of 55 and are undertaken to further our charitable purposes for the public benefit. Outlined below are services provided.

Achievements and performance

a. Key performance indicators

At Trustee meetings the Charity's up to date financial activity against budget, cash flow and bank balances are presented by the Treasurer and Finance Officer. The Chief Officer provides a written report at every Trustee meeting, outlining the Charity's current activities and any future threats or opportunities. Key senior members of staff also provide Trustees with written reports on the services they manage and case studies highlighting individual client journeys and stories. Funding from statutory bodies comes with Key Performance Indicators. Reports to those bodies are provided as required by the agreements. Any continuation funding for services which are provided using the Charity's free reserves are made at the annual Budget meeting. The Chief Officer alongside the Finance Officer and Treasurer monitor the income and expenditure for each department at the end of every calendar month. If a department is not performing as predicted in the budget, any increase/decrease in activity that may require further discussion is reported at the next Trustee meeting.

We were really pleased to have a positive audit outcome that saw us retaining the Charity Quality Standard with Age UK National. It was reassuring to have met the standards required of us, we will continue to take a continual improvement approach to the quality of all the services we deliver.

We were also pleased to have completed the move over to new financial and payroll software packages. This has streamlined processes and provides electronic back up to all invoicing and payments.

Achievements and performance (continued)

b. Review of activities

The year 2023 to 2024 has been characterised by the continued and increasing pressures on our client group and the organisation because of the cost-of-living crisis. We continue to strive to provide services that are affordable where charges must be made but also recognise the importance of supporting staff by offering pay increases to retain them within the organisation and allow them to be able to manage the burden of economic pressures that they and their families also experience. Increases in wages, energy costs and insurances have proven to be a challenge for the organisation. We were pleased to be able to direct staff (and to a lesser extent) volunteers, to the new Employee Assistance Programme which will allow them to access free practical advice and emotional support as well as some generous discounting platforms.

We continue to lead on a number of health and KCC commissioned contracts and grants across Kent.

Dementia Coordinator Contract (East Kent)

Age UK Herne Bay & Whitstable along with delivery partners and Primary Care Networks have established the delivery of personalised support from pre-diagnosis through to end of life, for people affected by dementia (including their family carers). The year did bring some un-expected news in that whilst funding was extended for another year, the KCC contract will be transitioned to health starting from 1st April 2024. We are pleased to see such a valuable service continue to grow and embed itself within a new health led, dementia pathway. In terms of delivery, the service is having many positive impacts for those living with dementia and their family carers. During the year, the coordinators supported 1140 individuals in East Kent to "Live Well" with dementia.

Dementia & Me

As main contract holder for the KCC commissioned Post Diagnostic Specialist Support for people with dementia and their families in East and West Kent, we have worked with delivery partners across the regions to develop and grow the provision of Dementia Café's, Befriending, Peer-to peer Groups, Young Onset Dementia Groups, and some Information & Advice at the café's. During the year, the Dementia & Me Organisers delivered 1771 sessions that 1140 individuals benefitted from, with a total of 13,953 attendances. Quite an impact!

Locally, Age UK Herne Bay & Whitstable's Organiser continued to facilitate and /or oversee Monthly Dementia Drop- In Clinics, Dementia Café's, Carers Lunches, Befriending, Peer Support Groups, Craft based Make Your Morning/ Afternoon sessions and the ever-popular COGS clubs.

The Dementia & Me Helpline

The Kent wide helpline administered by the Heart of Kent Hospice on our behalf answered 203 calls dealing with urgent needs and questions around dementia, providing emotional support and reassurance in a time of need, and signposting to services that will benefit them.

Innovation Fund

IIn 23/24, our Innovation Fund funded seven organisations with a total of more than £58,000 to create dementia-specific projects chosen by our independent panel to further support people living with dementia.

Achievements and performance (continued)

Bradbury Wellbeing Centre

Our social opportunities clients enjoy the company of others, have a hot meal, and take part in activities ranging from arts and crafts, chair-based exercise, quizzes, gardening and party days. During the year 122 older people continue to attend anything from one to five days a week. Most take advantage of using the escorted, accessible transport provided, without which many would not be able to access the service. Additionally, some also choose to "pop in" and enjoy a freshly cooked meal amongst friends. During the year we were privileged to have received a National Lottery Grant to help transition to a full cost recovery model following the loss of historical grant funding. We also received some funding from the Age UK Cost of Living Response fund to assist with increasing attendance.

Hazell Neville Dementia Day Care Centre

The secure, centre-based sessions allow carers of people living with dementia to have some much-needed respite. For those attending the centre there is the stimulation of a change of scene and enjoyable activities and company of others. During the year 41 clients enjoyed attending. We also received some funding from the Age UK Cost of Living Response fund to assist with increasing attendance.

A La Carted Meals Deliveries

Our team of dedicated meal deliverers continue to help with deliveries of the freshly prepared lunches and teatime packages, 365 days a year. The deliverers also carry out much welcomed and needed welfare checks on those who look forward to their meals being delivered with a smile! On average, throughout the year 540 meals are delivered each week.

The Laundry Service

We continued to provide much needed support to those unable to manage the task independently. With laundry being collected and returned 3 times a week to around 63 clients across Herne Bay & Whitstable.

COGS Clubs

The sessions have gone from strength to strength with membership growing in both the Herne Bay and Whitstable clubs.

Independent Living Service

Continued to provide ongoing, bespoke support and companionship to clients in their homes or to access the community. 44 clients were supported via the service to go shopping, attend appointments, prepare meals as well as visits to garden centres and other community-based venues.

Personal Independence Program

This free service is funded by health and the staff continue to work alongside the Primary Care Networks in the Ashford and Canterbury areas to ensure that older people receive personalised support to remain independent and achieve their personal goals. The service can support individuals for up to 12 weeks. During the year 750 people were most frequently helped to; reduce social isolation by having been introduced to local groups and activities, feel safer at home by improving access to parts of property and being assessed for equipment.

Achievements and performance (continued)

Shed Quarters (Men's Shed)

The two adapted containers have now become workshops and social spaces to be proud of thanks to the hard work of the Shed Heads. The spaces are being put to good use with some great woodworking activity being undertaken and products being made and sold to contribute to the cost of the project. The year saw a gradual increase in membership along with a rise in the number of sessions being delivered in order to accommodate this. The Shed now has 23 members and 13 Shed Heads who enjoyed 208 sessions throughout the year. We also received some funding from the Age UK Cost of Living Response fund to assist with increasing attendance.

Community Navigation Service (Connect Well)

The Senior Navigator employed with the organisation continued to support her team across East Kent who help people access information and guidance.

Support at Home (Thanet)

Funded by the health, staff continued to offer clients free practical and emotional support in the community to help avoid unnecessary hospital admissions. During the year 590 people were supported by the help provided with shopping, light cleaning, companionship and trips out into the community.

Telephone Enquiries and Sign posting

Our reception team continue to be at the very front line for information and signposting for local older people. They continue to ensure that all callers are given the information needed so they can access the necessary support and deal with around 165 calls each week.

Information and Advice

Our Information & Advice Officer, along with his growing team of volunteers deal with more in-depth enquiries where advice and guidance is needed. Demand for the service has continued to increase and new volunteers have been recruited to join the team to reduce waiting times for those that need support. During the year helped 899 people access around £347,595 in unclaimed benefits as well as supporting people to obtain blue badges and gain advice on housing and social care issues. We received some funding from central government and administered by the National Lottery to deliver the service from October 2023 to 31st March 2024.

Befriending

Our dedicated team of volunteers continue to assist us in the mission to tackle loneliness and isolation amongst those who live alone and struggle to get out into the community. 52 older people were Befriended by 44 volunteers throughout the year. True friendships truly blossomed!

Marigold (Home Help Service)

Marigolds continued to provide valuable domestic support to help people remain at home. The team of 24 Marigolds helped 186 people during the year.

Digital Champion Programme

One of our key priorities is to seek to empower older people and, in a world where technology is central to being able to access information and support, we were pleased to have been successful in obtaining funding from Age UK National to deliver a Digital Champion Programme. The funding allowed us to ensure that older people receive the support they need to learn essential digital skills and so avoid digital exclusion. Throughout the year the programme supported 86 people with how to use new devices and how to find information online.

Achievements and performance (continued)

Ladies that Lunch

The monthly social group for women has gone from strength to strength during the year with around 26 ladies enjoying each other's company over a meal at our centre.

Supported Bathing Service

This service resumed during the year and those who struggle to have a bath themselves are now once again able to enjoy having a soothing soak in the specialist bath with caring and trained staff.

Walking Football

During the year the Whitstable Walking Football team had developed their skills to the point where they decided to become a competitive, league team and become affiliated with Whitstable Town FC to pursue this. The Herne Bay team remain non-competitive and continue to be self-sustaining via membership fees and the continued support and enthusiasm of the volunteer coaches. The 27 team members continue to enjoy the exercise and opportunity to socialise that the sessions offer.

Tai Chi Movements for Wellbeing with Lesley

This Volunteer delivered programme of gentle exercise helps to improve flexibility, balance, breathing and strength. 21 people have benefitted from this programme during the year.

Handyperson Service

Available to aid people with small tasks and jobs around the home. During the year 65 people benefitted form having key safes fitted to their home, this service often contributes to a seamless discharge from hospital where access is needed by care companies or relatives.

Room Hire

The extended building has allowed us to increase areas that are available to hire. Our facilities are now rented to deliver regular U3A groups, Knit and Natter and Sewing groups, Mindfulness sessions, Footcare, Hairdressing, Counselling, Craft groups, and a Bridge Club. It's lovely to see the facilities being used by the community outside of our core service delivery hours and we have also welcomed individuals for on-off bookings of the venue for a variety of celebratory events like birthdays and anniversaries.

c. Factors relevant to achieve objectives

The Charity does not employ the services of a professional fund raiser. The charity carries out a small amount of fundraising activities. No fundraising compliant were received in the year.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

Age UK Herne Bay & Whitstable has a commitment to older people and to all of its staff and volunteers.

The Board of Trustees has examined the requirement for free reserves, which are those unrestricted funds not invested, or designated for specific purposes or otherwise committed. The Trustees following due diligence consider that given the nature of our work this should be the equivalent of 3 months operating costs of service provision. This is a range between £375k and £405k. Current free reserves are £466,618.

- This level of free reserves does not include all of the costs that may be incurred in the event of the Charity ceasing to operate. This is because the Trustees believe that sudden closure, or the likelihood of all services ceasing at the same time to be remote.
- This Charity has shown stable and predictable income from a variety of sources for many years.
- The Trustees ensure that the Charity holds adequate insurance cover for business interruption. Insurance cover is reviewed on an annual basis or immediately if new services are introduced.
- The grants income for this charity all have notice periods. Such advance notice will enable any cessation of services or staff redundancies to be undertaken in a timely manner.
- Trustees believe that although there may be a reduction in some service provision other services will continue therefore not all the staff will be made redundant.
- The assets this charity owns are significant and outweigh liabilities.

Designated and reserve funds will be shown separately on the accounts and the purpose of such monies held will be clearly explained.

The Trustees actively review the major risks which the Charity faces on a regular basis and believe that the free reserves should be maintained at the levels stated above, combined with our annual review of the controls over key financial systems carried out through an internal audit programme, will provide sufficient resources in the event of adverse conditions.

The Trustees have also examined other operational and business risks and confirm that they have established systems to mitigate the significant risks.

This policy will be reviewed annually.

Structure, governance and management

a. Constitution

Age Concern (Herne Bay) was incorporated on 16 August 1994 as a company limited by guarantee and not having a share capital under the Companies Act 1985. It is governed by its Memorandum and Articles of Association.

The objects for which the association is established are to promote the relief of the elderly in any manner which now or hereafter may be deemed by the law to be charitable within the County of Kent with particular reference to Herne Bay and district. The Charity is constituted under a Memorandum of Association dated 16 August 1994, and later amended as of the 4 December 2019 and is a registered charity number 1047605.

Structure, governance and management (continued)

b. Methods of appointment or election of Trustees

Trustees with suitable expertise are recruited to assist the existing trustees to manage Age UK Herne Bay & Whitstable. It is envisaged that all Trustees will have an interest in older people and an understanding of the difficulties some face in maintaining a fulfilling life.

The Charity shall have a Board of Trustees comprising at least five persons. For the avoidance of doubt, Trustees are 'directors' for company law purposes and 'trustees' for charity law purposes, and the personal detail of all Trustees shall be filed with Companies House and the Charity Commission, as required by law.

The Trustees may at any time appoint additional Trustees. In selecting individuals for appointment as Trustees, the Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the Charity.

The Trustees shall annually conduct a skills audit and review the composition of the Board of Trustees, deciding by majority vote which Trustees should continue in post.

c. Organisational structure and decision-making policies

The Trustees meet a minimum of five times each year. One week prior to the meeting, Trustees are sent the Chief Officer's Report, which outlines the day to day operations of Age UK Herne Bay & Whitstable since the last meeting. That report may also include specific decisions to be made by the Trustees. Any financial reports are also sent out one week prior to the meetings. Receiving reports prior to the meetings allows Trustees time to consider the content and request any further information they may require. Trustees administer the Charity and company. The Chief Officer manages the day to day operations of the charity's services. The Trustees are familiar with those activities and bear in mind Charity Commission guidance on public benefit when making decisions. To facilitate effective operations, the Chief Officer has delegated authority from the Trustees for operational matters including finance, employment of staff, recruitment of volunteers and the provision of services.

d. Policies adopted for the induction and training of Trustees

New trustees undergo an orientation programme, as set out in the Trustee Induction Policy, which includes meeting the Chief Officer and an existing Trustee to discuss how the charity operates its day to day activities and its relationship with the national charity. Copies of relevant guidelines published by the Charity Commission, copies of Chief Officer Reports to Trustee meetings, and copies of previous minutes of Trustee meetings are provided. New Trustees visit the Reculver Road site to meet staff, other trustees, volunteers and clients to familiarise themselves with those involved with the charity's work. Trustees are also encouraged to attend relevant training events.

e. Pay policy for key management personnel

Senior staff pay grades are compared to other local charity staff with similar responsibilities. Staff pay increases are based on the anticipated grant income charged for service income and the previous year's overall financial position. Any agreed percentage increase is awarded to all staff following the annual budget meeting, except when legislation, such as the minimum wage increase, is implemented and any knock on effect on differentials.

f. Related party relationships

Age UK Herne Bay & Whitstable is a member of the Age England Association and a Brand Partner of Age UK. In October 2018, Age UK Herne Bay & Whitstable formed a Company Limited by Guarantee named Age Well East Kent in partnership with other Age UK's/Concerns in East Kent for the purpose of bidding for contracts and other funding to support our common Charitable Objectives.

Structure, governance and management (continued)

g. Financial risk management

The Trustees have a risk management strategy/plan which comprises:

- An annual rolling programme to review the risks the Charity may face
- The establishment of systems and procedures to mitigate those risks identified in the plan
- The implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise

The key controls used by the Charity include:

- Formal agenda for the Trustee Meetings
- Detailed strategic planning, budgeting and management accounting
- Established organisational structure and lines of reporting
- Formal lines of reporting
- Clear authorisation and approval levels
- Register of risks

One of the key elements in the management of financial risk is the establishment of a Reserves Policy and a regular review process to ensure adequate long term assurance of operational services.

Plans for future periods

Plans For the Future

The coming year

The year 2024/ 2025 will continue to be a period of change and challenge. We will be seeking to maximise the income generated from our building and facilities and to proactively seek grant funding for charitable activities to safeguard and diversify the services we offer to local older people in response to need but also to ensure the efficiency and financial sustainability of the organisation.

The Trustee Board alongside the Senior Management Team will continue to monitor, review, and adapt to evolving circumstances. They will also be planning and budgeting for all possible outcomes. The loss of funding that has traditionally been available to allow us to provide support at an affordable cost for clients poses the risk that the cost of services for some of the most vulnerable older people having to increase. However, Trustees remain committed to delivering affordable support to the most vulnerable older people in our area of benefit and all opportunities to this end will be explored.

If funds allow, in 2024/2025 it is hoped we can continue to provide all the services currently on offer in Herne Bay & Whitstable as well as consult around needs, secure funding and deliver new services where needs and opportunities arise.

Trustee priorities for the Charity continue to be:

- Improving Health & Well Being
- Preventing Loneliness and Isolation
- Providing specialist Dementia services
- Providing practical help at home
- Informing and Empowering Older People
- Improving our efficiency and fiscal sustainability

Strategic Priorities to 2025

By 2025 we want to be able to demonstrate:

- That older people have access to quality services that meet their needs and maximise their ability to participate.
- That older people are provided with a range of opportunities for social interaction and activity.
- That older people and their unpaid carers are provided with the information and advice they need to enable them to make informed decisions and gain from unclaimed benefit entitlements which undoubtedly enrich their lives.
- That older people and their unpaid carers will continue to benefit from our specialist support and advice for Dementia.
- That Age UK Herne Bay & Whitstable will continue to maintain and improve the efficiency and sustainability of our charity, for the future benefit of Older People, their families, and local communities.
- That older people are positively encouraged to contribute their ideas to the continuing development of Age UK Herne Bay & Whitstable.
- That the support we can provide and the means of accessing it is widely known amongst the local population.

Trustees' report (continued)
For the year ended 31 March 2024

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial . Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and 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 hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditor is unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Auditor

The auditor, Kreston Reeves LLP, has indicated his willingness to continue in office. The designated Trustees will propose a motion reappointing the auditor at a meeting of the Trustees.

Approved by order of the members of the board of Trustees on and signed on their behalf by:

Mr T Goodwin
Chairman 10/12/24

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable

Opinion

We have audited the financial statements of Age UK Herne Bay & Whitstable (the 'charity') for the year ended 31 March 2024 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including 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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council'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 charitable company'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 Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditor's report thereon. The Trustees are responsible for the other information contained within the Annual report. 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. 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 course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable (continued)

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which 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; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a Strategic report.

Responsibilities of 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 the Trustees 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 charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

Capability of the audit in detecting irregularities, including fraud

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable (continued)

Based on our understanding of the Charity and the sector as a whole, and through discussion with the Trustees and other management (as required by auditing standards), we identified that the principal risks of non compliance with laws and regulations related to health and safety, safeguarding and employment law. We considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities SORP (FRS 102) Second Edition (released October 2019), the Companies Act 2006 and other relevant charity legislation. We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit. We evaluated Trustees' and management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks related to: posting inappropriate journal entries to increase revenue or reduce expenditure, management bias in accounting estimates and judgemental areas of the financial statements. Audit procedures performed by the engagement team included:

- Discussions with management and assessment of known or suspected instances of non-compliance with laws and regulations (including health and safety) and fraud; and
- Assessment of identified fraud risk factors; and
- Review of cash expenditure to confirm no evidence of personal benefit; and
- Challenging assumptions and judgements made by management in its significant accounting estimates; and
- Performing analytical procedures to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Confirmation of related parties with management, and review of transactions throughout the period to identify any previously undisclosed transactions with related parties outside the normal course of business; and
- Reading minutes of meetings of those charged with governance; and
- Physical inspection of tangible assets susceptible to fraud or irregularity; and
- Review of significant and unusual transactions; and
- Identifying and testing journal entries, in particular any manual entries made at the year end for financial statement preparation.

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. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance.The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involvesintentional concealment, forgery, collusion, omission or misrepresentation
As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.
- Conclude on the appropriateness of the Trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in my Auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of my Auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable (continued)

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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 charitable company'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 charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Samantha Rouse FCCA DChA (Senior statutory auditor)
for and on behalf of
Kreston Reeves LLP
Chartered Accountants
Statutory Auditor
Chatham Maritime

Date:

Statement of financial activities (incorporating income and expenditure account)
For the year ended 31 March 2024

	Note	Endowment funds 2024 £	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income and endowments from:						
Donations and legacies	4	-	**826,394**	**137,054**	**963,448**	698,166
Charitable activities	5	-	**5,633**	**734,294**	**739,927**	772,305
Other trading activities	7	-	**620**	**5,976**	**6,596**	7,902
Investments	8	-	-	**157,506**	**157,506**	131,951
Total income and endowments		-	**832,647**	**1,034,830**	**1,867,477**	1,610,324
Expenditure on:						
Raising funds	9	-	**719**	**1,082**	**1,801**	646
Charitable activities	10	-	**845,782**	**1,124,347**	**1,970,129**	1,621,775
Total expenditure		-	**846,501**	**1,125,429**	**1,971,930**	1,622,421
Net movement in funds		-	**(13,854)**	**(90,599)**	**(104,453)**	(12,097)
Reconciliation of funds:						
Total funds brought forward		**112,117**	**202,070**	**3,334,578**	**3,648,765**	3,660,862
Net movement in funds		-	**(13,854)**	**(90,599)**	**(104,453)**	(12,097)
Total funds carried forward		**112,117**	**188,216**	**3,243,979**	**3,544,312**	3,648,765

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 20 to 38 form part of these financial statements.

Age UK Herne Bay & Whitstable
(A company limited by guarantee)
Registered number: 02960617

Balance sheet
As at 31 March 2024

	Note		2024 £		2023 £
Fixed assets					
Tangible assets	14		**3,214,955**		3,284,298
Investment property	15		**350,000**		350,000
			3,564,955		3,634,298
Current assets					
Debtors	16	**484,669**		102,291	
Cash at bank and in hand		**890,024**		886,125	
		1,374,693		988,416	
Creditors: amounts falling due within one year	17	**(823,821)**		(392,091)	
Net current assets			**550,872**		596,325
Total assets less current liabilities			**4,115,827**		4,230,623
Creditors: amounts falling due after more than one year	18		**(571,515)**		(581,858)
Total net assets			**3,544,312**		3,648,765
Charity funds					
Endowment funds	19		**112,117**		112,117
Restricted funds	19		**188,216**		202,070
Unrestricted funds	19		**3,243,979**		3,334,578
Total funds			**3,544,312**		3,648,765

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on and signed on their behalf by:

Mr T Goodwin
Chairman 10/12/24

The notes on pages 20 to 38 form part of these financial statements.

Statement of cash flows
For the year ended 31 March 2024

	2024 £	2023 £
Cash flows from operating activities		
Net cash used in operating activities	**(113,584)**	36,184
Cash flows from investing activities		
Dividends, interests and rents from investments	**157,506**	131,951
Proceeds from the sale of tangible fixed assets	**7,431**	1,557
Purchase of tangible fixed assets	**(37,593)**	(66,188)
Net cash provided by investing activities	**127,344**	**67,320**
Cash flows from financing activities		
Repayments of borrowing	**(9,861)**	(14,329)
Net cash used in financing activities	**(9,861)**	**(14,329)**
Change in cash and cash equivalents in the year	**3,899**	**89,175**
Cash and cash equivalents at the beginning of the year	**886,125**	796,950
Cash and cash equivalents at the end of the year	**890,024**	886,125

The notes on pages 20 to 38 form part of these financial statements

Notes to the financial statements
For the year ended 31 March 2024

1. General information

Age UK Herne Bay & Whitstable is a charitable company and an exempt charity incorporated in England and Wales, with charity registration number 1047605 and company registration number 02960617. The registered office is 16 Reculver Road, Herne Bay, Kent, CT6 6LE. The principal activities of the Charity are as set out in the Trustees Report on page 5-7.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age UK Herne Bay & Whitstable 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.

2.2 Company status

The Company is a company limited by guarantee. The members of the Company are the Trustees named on page 1. In the event of the Company being wound up, the liability in respect of the guarantee is limited to £1 per member of the Company.

2.3 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

2. Accounting policies (continued)

2.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.6 Government grants

Government grants are credited to the Statement of financial activities as the related expenditure is incurred.

2.7 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 institution with whom the funds are deposited.

2. Accounting policies (continued)

2.8 Tangible fixed assets and depreciation

Tangible fixed assets costing £5,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Assets in the course of construction are included at costs incurred to date. Depreciation on these assets is not charged until they are brought into use.

At each reporting date the Charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, on the following bases:

Freehold property	- 2% per annum (straight line basis)
Motor vehicles	- 25% per annum (straight line basis)
Fixtures and fittings	- 25% per annum (staight line basis

2.9 Debtors

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

2.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.12 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2. Accounting policies (continued)

2.13 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent the charity's original permanent endowment.

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

Tangible fixed assets - useful economic lives

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful lives and residual values of the assets. The useful economic lives and residual values are re-assessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 12 for the carrying amount of the property, plant and equipment, and note 2.8 for the useful economic lives for each class of assets.

Notes to the financial statements
For the year ended 31 March 2024

4. Income from donations and legacies

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Donations	3,183	71,967	**75,150**	59,612
Legacies	-	39,963	**39,963**	37,358
Grants	823,211	25,124	**848,335**	601,196
	826,394	137,054	**963,448**	698,166
Total 2023	588,598	109,568	698,166	

5. Income from charitable activities

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Charitable activities	5,633	734,294	**739,927**	772,305
Total 2023	6,950	765,355	772,305	

6.

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Catering	-	309,969	**309,969**	334,561
Day Centre transport	-	49,715	**49,715**	51,011
ILS and Help at Home	165	142,169	**142,334**	113,582
Care	-	185,922	**185,922**	221,717
Bathing	-	2,075	**2,075**	3,711
Therapy	(22)	1,515	**1,493**	509
Laundry	-	40,210	**40,210**	37,405
Sundry	1,927	1,327	**3,254**	1,701
Walking Football	2,533	-	**2,533**	5,234
Other	-	1,305	**1,305**	2,176
Miscellaneous	-	87	**87**	188
Membership fees	1,030	-	**1,030**	510
	5,633	734,294	**739,927**	772,305
Total 2023	6,950	765,355	772,305	

7. Income from other trading activities

Income from fundraising events

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Fundraising	620	5,976	**6,596**	7,902
Total 2023	153	7,749	7,902	

Notes to the financial statements
For the year ended 31 March 2024

8. Investment income

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Rent Income	141,843	**141,843**	129,160
Bank interest	15,663	**15,663**	2,791
	157,506	**157,506**	131,951
Total 2023	131,951	131,951	

9. Expenditure on raising funds

Costs of raising voluntary income

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Fundraising expenses	719	1,082	**1,801**	646
Total 2023	157	489	646	

10. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total 2024 £	Total 2023 £
Charitable activities	845,782	1,124,347	**1,970,129**	1,621,775
Total 2023	570,902	1,050,873	1,621,775	

11.

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Direct costs:				
Salaries and related costs	614,964	618,690	**1,233,654**	1,070,120
Staff training	17,137	(3,407)	**13,730**	(4,632)
Catering costs	1,732	115,455	**117,187**	105,312
Transport costs	27,149	37,290	**64,439**	65,748
Therapy	3,692	973	**4,665**	4,000
	664,674	**769,001**	**1,433,675**	1,240,548
Support costs:				
Rent and water	-	6,862	**6,862**	5,586
Insurance	3,214	22,482	**25,696**	20,058
Heating and lighting	1,200	36,704	**37,904**	23,915
Postage and telephone	9,554	597	**10,151**	9,231
Printing and stationery	13,848	(6,438)	**7,410**	7,769
Repairs and maintenance	37,921	66,010	**103,931**	43,418
Janitorial and laundry	9	29,942	**29,951**	28,308
Miscellaneous	16,967	3,608	**20,575**	17,535
Professional fees	5,600	24,414	**30,014**	12,101
Room hire	39,479	8,121	**47,600**	42,392
Mortgage interest and bank charges	-	50,526	**50,526**	34,110
Depreciation	-	102,812	**102,812**	97,474
Profit on sale of fixed assets	-	(3,301)	**(3,301)**	(1,557)
Management fees	52,690	4,183	**56,873**	34,887
Auditors' remuneration	-	9,450	**9,450**	6,000
	845,156	1,124,973	**1,970,129**	1,621,775

12. Staff costs

	2024 £	2023 £
Wages and salaries	**1,133,705**	987,979
Social security costs	**84,041**	55,822
Pension costs	**15,908**	14,135
	1,233,654	1,057,936

12. Staff costs (continued)

The average number of persons employed by the Charity during the year was as follows:

	2024 No.	2023 No.
Employees	**65**	65

The average headcount expressed as full-time equivalents was:

	2024 No.	2023 No.
Employees	**52**	49

No employee received remuneration amounting to more than £60,000 in either year.

The total employment benefits, including employer pension contributions and employer national insurance contributions, of the key managment personnel were £239,005 (2023: 224,661)

13. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2023 - £NIL).

During the year ended 31 March 2024, expenses totalling £94 were reimbursed or paid directly to 1 Trustee (2023 - £NIL to Trustee). This was in relation to excess mileage.

14. Tangible fixed assets

	Freehold property £	Motor vehicles £	Fixtures and fittings and equipment £	Total £
Cost or valuation				
At 1 April 2023	**3,681,763**	**71,425**	**156,796**	**3,909,984**
Additions	**-**	**31,930**	**5,663**	**37,593**
Disposals	**-**	**(20,750)**	**(1,740)**	**(22,490)**
At 31 March 2024	**3,681,763**	**82,605**	**160,719**	**3,925,087**
Depreciation				
At 1 April 2023	**459,380**	**37,681**	**128,625**	**625,686**
Charge for the year	**63,475**	**20,565**	**18,772**	**102,812**
On disposals	**-**	**(16,626)**	**(1,740)**	**(18,366)**
At 31 March 2024	**522,855**	**41,620**	**145,657**	**710,132**

14. Tangible fixed assets (continued)

	Freehold property £	Motor vehicles £	Fixtures and fittings and equipment £	Total £
Net book value				
At 31 March 2024	**3,158,908**	**40,985**	**15,062**	**3,214,955**
At 31 March 2023	3,222,383	33,744	28,171	3,284,298

Included in land and buildings is freehold land at valuation of £508,000 (2023: £508,000) which is not depreciated.

15. Investment property

	Freehold investment property £
Valuation	
At 1 April 2023	**350,000**
At 31 March 2024	**350,000**

The 2024 valuation was made by the Trustees on an open market value for existing use basis.

16. Debtors

	2024 £	2023 £
Due within one year		
Trade debtors	**346,544**	39,602
Prepayments and accrued income	**138,125**	62,689
	484,669	102,291

Notes to the financial statements
For the year ended 31 March 2024

17. Creditors: Amounts falling due within one year

	2024 £	2023 £
Bank loans	**10,930**	10,448
Trade creditors	**38,601**	-
Personal Independence Programme	**219,951**	207,398
Other taxation and social security	**18,497**	15,544
Other creditors	**517,906**	133,093
Accruals and deferred income	**17,936**	25,608
	823,821	392,091

18. Creditors: Amounts falling due after more than one year

	2024 £	2023 £
Other loans	**571,515**	581,858

The aggregate amount of liabilities payable or repayable wholly or in part more than five years after the reporting date is:

	2024 £	2023 £
Payable or repayable by instalments	**517,941**	532,235
	517,941	532,235

Notes to the financial statements
For the year ended 31 March 2024

19. Statement of funds

Statement of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Unrestricted funds					
Designated funds					
Property fund	**2,867,960**	**-**	**-**	**(53,615)**	**2,814,345**
General funds					
General Fund	**466,618**	**1,034,830**	**(1,125,429)**	**53,615**	**429,634**
Total Unrestricted funds	**3,334,578**	**1,034,830**	**(1,125,429)**	**-**	**3,243,979**
Endowment funds					
Permanent endownment funds	**112,117**	**-**	**-**	**-**	**112,117**

19. Statement of funds (continued)

Restricted funds

Personal Independence Programme	-	140,799	(140,799)	-	-
Dementia Outreach Fund	9,753	2,930	(1,425)	3,632	14,890
Singing Fund	3,632	-	-	(3,632)	-
Walking Football HB	2,211	2,214	(3,293)	3,201	4,333
Walking Football	2,883	318	-	(3,201)	-
Tackling equality	268	-	(263)	-	5
Digital Inclusion grant	6,196	35,192	(31,877)	-	9,511
Cost of Living response fund	10,000	29,938	(36,838)	(3,100)	-
Support at Home	139,471	110,614	(115,650)	-	134,435
KCC Post Diagnostic	-	66,514	(66,514)	-	-
KCC Dem Coordinator	-	332,240	(332,240)	-	-
Information Days	2,080	-	(2,080)	-	-
Training for Carers	10,845	-	(999)	-	9,846
Men in sheds	187	3,575	(3,275)	3,100	3,587
COGS Fund	3,043	398	(1,341)	-	2,100
Covid Fund	7,256	-	-	-	7,256
Care Navigator	4,245	29,915	(31,907)	-	2,253
National Lottery	-	78,000	(78,000)	-	-
	202,070	832,647	(846,501)	-	188,216
Total of funds	3,648,765	1,867,477	(1,971,930)	-	3,544,312

19. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
Unrestricted funds					
Designated funds					
Property fund	2,885,246	-	-	(17,286)	2,867,960
General funds					
General Fund	485,881	1,014,623	(1,051,362)	17,476	466,618
Total Unrestricted funds	3,371,127	1,014,623	(1,051,362)	190	3,334,578
Endowment funds					
Permanent endownment funds	112,117	-	-	-	112,117

Notes to the financial statements
For the year ended 31 March 2024

19. Statement of funds (continued)

Restricted funds					
Dementia Cafe/Peer Support	190	-	-	(190)	-
Personal Independence Programme	-	101,735	(101,735)	-	-
Dementia Outreach Fund	7,777	2,472	(496)	-	9,753
Singing Fund	4,889	223	(1,480)	-	3,632
Walking Football HB	2,819	3,024	(3,632)	-	2,211
Walking Football	2,771	2,210	(2,098)	-	2,883
Tackling equality	1,580	-	(1,312)	-	268
Digital Inclusion grant	4,066	45,879	(43,749)	-	6,196
Cost of Living response fund	-	10,000	-	-	10,000
Support at Home	125,506	110,614	(96,649)	-	139,471
KCC Post Diagnostic	-	63,745	(63,745)	-	-
KCC Dem Coordinator	-	192,765	(192,765)	-	-
Information Days	3,155	-	(1,075)	-	2,080
Colyer Fergusson grant	-	28,000	(28,000)	-	-
Training for Carers	10,845	-	-	-	10,845
Men in sheds	1,585	2,156	(3,554)	-	187
COGS Fund	3,158	470	(585)	-	3,043
Covid Fund	7,256	-	-	-	7,256
Care Navigator	2,021	32,408	(30,184)	-	4,245
	177,618	595,701	(571,059)	(190)	202,070
Total of funds	3,660,862	1,610,324	(1,622,421)	-	3,648,765

19. Statement of funds (continued)

The designated Property Fund represents the value of land and buildings included in tangible fixed assets and fixed asset investments, less the outstanding balance on the Charity Bank mortgage. The fund also excludes the £112,117 that is included as the charity's permanent endowment.

The Dementia Cafe/Peer support restricted fund is to provide dementia cafe and support to groups in the Canterbury and Swale district.

The Support at Home restricted fund is a collaboration with Thanet CCG, to provide short term support to older people, in order to prevent hospital admission or to support them after they have been discharged from hospital.

Personal Independence Programme (formerly Living Well Fund) is fully funded by Canterbury Coastal and Ashford Clinical Commissioning Groups. The charity works alongside its partner Age UK/Concerns in Ashford, Canterbury, Faversham and Sandwich. The programme supports over 55 year olds with long term conditions to access social care within their community and supports them to regain confidence.

The Information Days fund provides information days for unpaid carers of people diagnosed with Dementia.

Training for Carers fund provides for a series of Learning Curve training.

The remainder of the funds held by the Charity, are as per the descriptions in the statement of funds.

20. Summary of funds

Summary of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Designated funds	**2,867,960**	**-**	**-**	**(53,615)**	**2,814,345**
General funds	**466,618**	**1,034,830**	**(1,125,429)**	**53,615**	**429,634**
Endowment funds	**112,117**	**-**	**-**	**-**	**112,117**
Restricted funds	**202,070**	**832,647**	**(846,501)**	**-**	**188,216**
	3,648,765	**1,867,477**	**(1,971,930)**	**-**	**3,544,312**

20. Summary of funds (continued)

Summary of funds - prior year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
Designated funds	2,885,246	-	-	(17,286)	2,867,960
General funds	485,881	1,014,623	(1,051,362)	17,476	466,618
Endowment funds	112,117	-	-	-	112,117
Restricted funds	177,618	595,701	(571,059)	(190)	202,070
	3,660,862	1,610,324	(1,622,421)	-	3,648,765

21. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Endowment funds 2024 £	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	112,117	70,442	3,032,396	**3,214,955**
Investment property	-	-	350,000	**350,000**
Current assets	-	115,449	1,259,244	**1,374,693**
Creditors due within one year	-	-	(823,821)	**(823,821)**
Creditors due in more than one year	-	-	(571,515)	**(571,515)**
Difference	-	2,325	(2,325)	-
Total	112,117	188,216	3,243,979	**3,544,312**

Analysis of net assets between funds - prior period

	Endowment funds 2023 £	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	112,117	-	3,172,181	3,284,298
Investment property	-	-	350,000	350,000
Current assets	-	202,070	786,346	988,416
Creditors due within one year	-	-	(392,091)	(392,091)
Creditors due in more than one year	-	-	(581,858)	(581,858)
Total	112,117	202,070	3,334,578	3,648,765

22. Reconciliation of net movement in funds to net cash flow from operating activities

	2024 £	2023 £
Net expenditure for the period (as per Statement of Financial Activities)	**(104,453)**	(12,097)
Adjustments for:		
Depreciation charges	**102,812**	97,473
Dividends, interests and rents from investments	**(157,506)**	(131,951)
Profit on the sale of fixed assets	**(3,301)**	(1,557)
Increase in debtors	**(382,378)**	(56,616)
Increase in creditors	**431,248**	140,932
Net cash provided by/(used in) operating activities	**(113,578)**	36,184

23. Analysis of cash and cash equivalents

	2024 £	2023 £
Cash in hand	**890,024**	886,125
Total cash and cash equivalents	**890,024**	886,125

24. Analysis of changes in net debt

	At 1 April 2023 £	Cash flows £	At 31 March 2024 £
Cash at bank and in hand	**886,125**	**3,899**	**890,024**
Debt due within 1 year	**(10,448)**	**(482)**	**(10,930)**
Debt due after 1 year	**(581,858)**	**10,343**	**(571,515)**
	293,819	**13,760**	**307,579**

25. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £17,079 (2023: £14,135). Contributions totaling £Nil (2023: £Nil) were payable to the fund at the Balance sheet date and are included in creditors.

26. Related party transactions

P Goff, spouse of S Goff, a trustee, is employed by the charity. P Goff's employment continues in open competition and S Goff is not involved in decisions relating to performance review and terms of employment. P Goff is paid within the normal pay scale for the role and receives no special treatment as a result of his relationship to a trustee.

A Cooke, daughter of G Cooke a member of Key Management Personnel, is employed by the charity. A Cooke's employment continues in open competition and G Cooke is not involved in decisions relating to performance review and terms of employment. A Cooke is paid within the normal pay scale for the role and receives no special treatment as a result of her relationship to the KMP.

There were no trustee related party transactions.

AGE CONCERN (HERNE BAY)

England & Wales - Charity number 1047605

Accounts

Registered number: 02960617
Charity number: 1047605

Age Concern (Herne Bay)

operating as

Age UK Herne Bay & Whitstable

(A company limited by guarantee)

Trustees' report and financial statements

For the year ended 31 March 2023

Age UK Herne Bay & Whitstable
(A company limited by guarantee)

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Age UK Herne Bay & Whitstable
(A company limited by guarantee)

Reference and administrative details of the Charity, its Trustees and advisers
For the year ended 31 March 2023

Trustees	Dr R Wheeldon, Chairman Mr C Jones, Vice Chairman (resigned 15 August 2023) Mr J McPhie, Treasurer Mrs E Denham Mrs J Bedford Mr I Valentine (resigned 17 July 2022) Mr T Goodwin Mr C A Mowatt (resigned 21 June 2023) Dr N M Robertson Mrs D A Shaw (resigned 10 October 2022) Mrs C M Starkey (resigned 6 December 2022) J Freer (appointed 23 May 2023) S J Goff (appointed 23 May 2023) C W Jones (appointed 25 August 2023)
Company registered number	02960617
Charity registered number	1047605
Registered office	16 Reculver Road Herne Bay Kent CT6 6LE
Chief executive officer	Mrs L Cowdry
Independent auditor	Kreston Reeves LLP Chartered Accountants Statutory Auditor Montague Place Quayside Chatham Maritime Chatham Kent ME4 4QU
Bankers	Barclays Bank PLC 130 Mortimer Street Herne Bay Kent CT6 5EG
Solicitors	Girlings 39 William Street Herne Bay Kent CT6 5NP

Chairman's statement
For the year ended 31 March 2023

The Chairman presents his statement for the year:

Age UK Herne Bay & Whitstable welcomed Linda Cowdry as our new Chief Officer in April 2022. Linda has brought her knowledge, experience and skills gained as a Deputy Chief Officer for Age UK Herne Bay & Whitstable to the role and the change in leadership represented the fruition of many years succession planning. The long-standing Business Administration Manager, Brenda Kemp, also left the organisation and Leanne Amos (Operations Manager) has stepped enthusiastically into a role that sees her taking on many of the tasks previously undertaken by Brenda, again ensuring a smooth transition amongst the senior management team.

The method of funding some of our activities also changed. One of the most significant events of the year was the loss of historical grant funding which had subsidised delivery of Social Opportunities in our Bradbury Centre as well as the Dementia Outreach Programme. The organisation had spent many years planning for the end of this funding but the global pandemic along with the cost-of-living crisis was something that few, if any had been able to plan for. The organisation remains fully committed to tackling loneliness and isolation, supporting those living with dementia and their family carers as well as ensuring older people can weather financial pressures.

To this end, Age UK Herne Bay & Whitstable were pleased to have been part of a successful Kent Consortium tender for some new, jointly funded Dementia Contracts from 1st April 2022. As Contract Holders for the Dementia Coordinator Contract in East Kent and the Post Diagnostic Specialist Support for people with dementia and their families in East and West Kent, the organisation along with delivery partners is ensuring that those living with dementia receive one to one support as well as access to information, advice, peer support and befriending.

Although loneliness and financial problems were still prominent, there was also a surge in the number of people living with dementia, or caring for someone who suffers from its devastating effects.

There is no doubt in my mind that this disease will become the biggest strain on social care provision in the years to come, as the number of people living long lives overwhelms the ability of families to cope with them within the family and outside help may become essential.

But we will adapt and continue to assess what client's needs are and try to fulfil them.

Economic pressures experienced by older people have also seen a need for us to ensure our previously unfunded Information & Advice Service be sustainable to provide people with the opportunity to maximise income and tackle debt and financial burdens. One year's funding awarded by Colyer Ferguson allowed us to ensure that older people continue to have the choices that come with some financial security.

As budgets and services within health and social care continue to be reduced and under pressure this inevitably impacts on us. As an organisation we don't receive any core funding so have to seek grant funding from broad sources to sustain delivery. We are achieving some success, but the approach does result in a lot of extra work, time, and reporting pressure on the team.

There will have to be change, but with such a wonderful team of staff, both paid and voluntary, directed by a board of Trustees filled with knowledge, experience, and a desire to improve the lot of anyone suffering needlessly, I am sure we will continue to provide services that ease the struggles of our clients, and those that care for them.

As always, the trustees, staff and volunteers at Age UK Herne Bay & Whitstable have worked hard and found a way to continue to give our clients the high standard of services they both need, want, and deserve.

Chairman's statement (continued)
For the year ended 31 March 2023

As Chair, I would like to take this opportunity to thank everyone, Trustees, employees, other voluntary organisations, businesses, and our team of volunteers for helping Age UK Herne Bay & Whitstable to continually evolve and develop in a way that allows us to sustain the development of good quality services and facilities that benefit local older people and our wider community.



Dr R Wheeldon, Chairman
Date: 31/10/23

Trustees' report
For the year ended 31 March 2023

The Trustees present their annual report together with the audited financial statements of the Charity for the year 1 April 2022 to 31 March 2023. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

The Charity also trades under the names Age UK Herne Bay & Whitstable.

Objectives and activities

a. Policies and objectives

The Charity's objective is "to promote the relief of the elderly in any manner which now or hereafter may be deemed by the law to be charitable within the County of Kent with particular reference to Herne Bay and Whitstable and surrounding area.'

b. Volunteers

Our team of volunteers have remained with us again this year and averaged around 180.Their continued contribution across all services allows us to continue to deliver a broad range of high-quality services and keep the costs associated with them down.Trustees would like to thank all our volunteers for their continued commitment, professionalism, and care.

c. Main activities undertaken to further the Charity's purposes for the public benefit

Main activities undertaken to further the charity's purposes for the public benefit.
All our charitable activities focus on the needs of people over the age of 55 and are undertaken to further our charitable purposes for the public benefit. Outlined below are services provided.

Achievements and performance

a. Key performance indicators

At Trustee meetings the Charity's up to date financial activity against budget, cash flow and bank balances are presented by the Treasurer and Finance Officer. The Chief Officer provides a written report at every Trustee meeting, outlining the Charity's current activities and any future threats or opportunities. Key senior members of staff also provide Trustees with written reports on the services they manage and case studies highlighting individual client journeys and stories. Funding from statutory bodies comes with Key Performance Indicators. Reports to those bodies are provided as required by the agreements. Any continuation funding for services which are provided using the Charity's free reserves are made at the annual Budget meeting. The Chief Officer alongside the Finance Officer and Treasurer monitor the income and expenditure for each department at the end of every calendar month. If a department is not performing as predicted in the budget, any increase/decrease in activity that may require further discussion is reported at the next Trustee meeting.

Achievements and performance (continued)

b. Review of activities

The year 2022 to 2023 has been characterised by the continued gradual recovery from the impact of the pandemic but also by additional pressures on our client group and the organisation because of the cost-of-living crisis. We continue to strive to provide services that are affordable where charges must be made but also recognise the importance of supporting staff by offering pay increases to retain them within the organisation and allow them to be able to manage the burden of economic pressures that they and their families also experience.

A major change affecting many voluntary organisations in Kent this year was the end of historical KCC grant funding. This has had a major impact on the sector and resulted in some organisations having to cease delivery. Thankfully, Age UK Herne Bay & Whitstable were successful in their Kent Consortium tender for some new Dementia Contracts which started on 1st April 2022.

As main Contract Holders for the Dementia Co-ordinator Contract in East Kent, Age UK Herne Bay & Whitstable along with delivery partners and Primary Care Networks have established the delivery of personalised support from pre-diagnosis through to end of life, for people affected by dementia (including their carer).

As main contract holder for the Post Diagnostic Specialist Support for people with dementia and their families in East and West Kent, working with delivery partners across the regions to develop Dementia Café's, Befriending, Peer-to peer Groups, Young Onset Dementia Groups, and some Information & Advice at the café's. The award of these contracts presents the organisation with the opportunity to lead a drive to bring some geographical consistency across East and West in terms of broadening the support available for those living with dementia and their families.

Bradbury Wellbeing Centre- Our social opportunities clients enjoy the company of others, have a hot meal, and take part in activities. It's been a pleasure to see old friendships renew and new friendships form after the isolation experienced during covid.

Hazell Neville Dementia Day Care Centre- The secure, centre-based sessions allow carers of people living with dementia to have some much-needed respite. For those attending the centre there is the stimulation of a change of scene and enjoyable activities and company of others.

A La Carted Meals Deliveries- Demand increased steeply at one point due to a long-standing alternative provider discontinuing providing meal deliveries in our area. We adapted quickly to support those who needed it and demand then stabilised.

The Laundry service- continued to provide much needed support to those unable to manage the task independently.

COGS Clubs- The face-to-face sessions have gone from strength to strength with membership growing in both the Herne Bay and Whitstable clubs.

Independent Living Service- Continued to provide ongoing, bespoke support and companionship to clients in their homes or to access the community.

Personal Independence Program – this free service is funded by health and the staff continue to work alongside the Primary Care Networks in the Ashford and Canterbury areas to ensure that older people receive personalised support to remain independent and achieve their personal goals. The service can support individuals for up to 12 weeks.

Shed Quarters (Mens Shed)- The two adapted containers have now become workshops and social spaces to be proud of thanks to the hard work of the Shed Heads. The spaces are now being put to good use with some great woodworking activity being undertaken and products being made and sold to contribute to the cost of the project. The year saw a gradual increase in membership along with a rise in the number of sessions being delivered on order to accommodate this.

Achievements and performance (continued)

Community Navigation Service(Connect Well) - The Senior Navigator employed with the organisation continued to support her team across East Kent who help people access information and guidance.

Support at Home(Thanet) -Funded by the health, staff continued to offer clients free practical and emotional support in the community to help avoid unnecessary hospital admissions.

Information and Advice- Demand for the service has continued to increase and new volunteers have been recruited to join the team to reduce waiting times for those that need support. We were awarded 1 year's funding from Colyer Ferguson to safeguard the delivery of service at a time when its most needed.

Telephone Enquiries and Sign posting- Our reception team continue to be at the very front line for information and signposting for local older people. They continue to ensure that all callers are given the information needed so they can access the necessary support.

Befriending- Our dedicated team of volunteers continue to assist us in the mission to tackle loneliness and isolation amongst those who live alone.

Marigold (Home Help Service) - continued to provide valuable domestic support to help people remain at home.

Digital Inclusion Programme
One of our key priorities is to seek to empower older people and, in a world where technology is central to being able to access information and support, we were pleased to have been successful in obtaining funding from Age UK National to deliver a Digital Champion Programme. The years funding has allowed us to ensure that older people receive the support they need to learn essential digital skills and so avoid digital exclusion.

Ladies that Lunch
The monthly social group for women has gone from strength to strength during the year.

Walking Football
The two walking football teams, one in Herne Bay and one in Whitstable have become sustainable now that their funding has ended, largely due to the efforts of the volunteer coaches. The teams are proving to be very popular and continue to attract new members as well as retaining many of those who joined at the outset. All enjoy the exercise and opportunity to socialise that the sessions offer.

Room Hire
The extended building has allowed us to increase areas that are available to hire. Our facilities are now rented to deliver U3A groups, Knit and Natter and Sewing groups, Mindfulness sessions, Footcare, Hairdressing, Counselling, Craft groups, and a Bridge Club.

New services delivered during the year.

Tai Chi Movements for Wellbeing with Lesley
This Volunteer delivered programme of gentle exercise helps to improve flexibility, balance, breathing and strength.

Supported Bathing Service
This service resumed during the year and those who struggle to have a bath themselves are now once again able to enjoy having a soothing soak in the specialist bath with caring and trained staff.

Dementia Co-ordinator Service
Within the first 12 months Dementia Co-ordinators received over 1455 referrals for individuals or families requiring support across the East Kent area. Our team of co-ordinators supported clients in several different ways, from facilitating attendance at social opportunities, ensuring that they received the right support from health and social care services, to arranging respite for carers, always keeping a person-centred focus at the heart of their work. Throughout this time, we received many reports of co-ordinators raising safeguarding alerts

Achievements and performance (continued)

and co-ordinating efforts from different agencies to help ensure that people kept safe and were supported through the huge challenges that they had been presented with through their dementia journey.

Post Diagnostic Specialist Support Service
Our team of Dementia & Me Organisers across Kent supported 562 people to regularly access groups and social activities specifically designed to help those living with Dementia and have come up with a wide range of activities from live music for Young Onset groups to singing groups and have begun to close the gaps in service provision, helping put an end to the postcode lottery of dementia services across Kent.

Locally, Age UK Herne Bay & Whitstable's Organiser continued to facilitate and /or oversee Monthly Dementia Drop- In Clinics, Dementia Café's, Carers Lunches, Befriending, Peer Support Groups, Craft based sessions and the ever-popular COGS club sessions.

The Dementia & Me Helpline
Our 24/7 helpline answered 167 calls supporting people all over Kent and Medway with urgent needs and questions around dementia, providing emotional support and reassurance in a time of need, and signposting to services that will benefit them.

Innovation Fund
In 22/23, our Innovation Fund funded seven organisations with a total of more than £61,000 to create dementia-specific projects chosen by our independent panel to further support people living with dementia. These projects have had varying success and helped inform the future of dementia services across Kent.

Our current paid staff team is 67 employed, 55.55 FTE. Our local community has continued to offer their support to us and clients. Whether it be the local supermarkets, small and large businesses, local care homes, garages, our suppliers', other voluntary sector projects, individual supporters, local radio and local school pupils, all continue to respond so positively to our "Shout Outs" for assistance on behalf of clients and the organisation. We also remain grateful for the continued pro-bono advice provided to clients by Girling's Solicitors at the monthly Dementia Drop-in Clinics.

c. Factors relevant to achieve objectives

The Charity does not employ the services of a professional fund raiser. The charity carries out a small amount of fundraising activities. No fundraising compliant were received in the year.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

Age UK Herne Bay & Whitstable has a commitment to older people and to all of its staff and volunteers.

The Board of Trustees has examined the requirement for free reserves, which are those unrestricted funds not invested, or designated for specific purposes or otherwise committed. The Trustees following due diligence consider that given the nature of our work this should be the equivalent of 3 months operating costs of service provision. This is a range between £375k and £405k. Current free reserves are £466,618.

- This level of free reserves does not include all of the costs that may be incurred in the event of the Charity ceasing to operate. This is because the Trustees believe that sudden closure, or the likelihood of all services ceasing at the same time to be remote.
- This Charity has shown stable and predictable income from a variety of sources for many years.
- The Trustees ensure that the Charity holds adequate insurance cover for business interruption. Insurance cover is reviewed on an annual basis or immediately if new services are introduced.
- The grants income for this charity all have notice periods. Such advance notice will enable any cessation of services or staff redundancies to be undertaken in a timely manner.
- Trustees believe that although there may be a reduction in some service provision other services will continue therefore not all the staff will be made redundant.
- The assets this charity owns are significant and outweigh liabilities.

Designated and reserve funds will be shown separately on the accounts and the purpose of such monies held will be clearly explained.

The Trustees actively review the major risks which the Charity faces on a regular basis and believe that the free reserves should be maintained at the levels stated above, combined with our annual review of the controls over key financial systems carried out through an internal audit programme, will provide sufficient resources in the event of adverse conditions.

The Trustees have also examined other operational and business risks and confirm that they have established systems to mitigate the significant risks.

This policy will be reviewed annually.

Structure, governance and management

a. Constitution

Age Concern (Herne Bay) was incorporated on 16 August 1994 as a company limited by guarantee and not having a share capital under the Companies Act 1985. It is governed by its Memorandum and Articles of Association.

The objects for which the association is established are to promote the relief of the elderly in any manner which now or hereafter may be deemed by the law to be charitable within the County of Kent with particular reference to Herne Bay and district. The Charity is constituted under a Memorandum of Association dated 16 August 1994, and later amended as of the 4 December 2019 and is a registered charity number 1047605.

Structure, governance and management (continued)

b. Methods of appointment or election of Trustees

Trustees with suitable expertise are recruited to assist the existing trustees to manage Age UK Herne Bay & Whitstable. It is envisaged that all Trustees will have an interest in older people and an understanding of the difficulties some face in maintaining a fulfilling life.

The Charity shall have a Board of Trustees comprising at least five persons. For the avoidance of doubt, Trustees are 'directors' for company law purposes and 'trustees' for charity law purposes, and the personal detail of all Trustees shall be filed with Companies House and the Charity Commission, as required by law.

The Trustees may at any time appoint additional Trustees. In selecting individuals for appointment as Trustees, the Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the Charity.

The Trustees shall annually conduct a skills audit and review the composition of the Board of Trustees, deciding by majority vote which Trustees should continue in post.

c. Organisational structure and decision-making policies

The Trustees meet a minimum of five times each year. One week prior to the meeting, Trustees are sent the Chief Officer's Report, which outlines the day to day operations of Age UK Herne Bay & Whitstable since the last meeting. That report may also include specific decisions to be made by the Trustees. Any financial reports are also sent out one week prior to the meetings. Receiving reports prior to the meetings allows Trustees time to consider the content and request any further information they may require. Trustees administer the Charity and company. The Chief Officer manages the day to day operations of the charity's services. The Trustees are familiar with those activities and bear in mind Charity Commission guidance on public benefit when making decisions. To facilitate effective operations, the Chief Officer has delegated authority from the Trustees for operational matters including finance, employment of staff, recruitment of volunteers and the provision of services.

d. Policies adopted for the induction and training of Trustees

New trustees undergo an orientation programme, as set out in the Trustee Induction Policy, which includes meeting the Chief Officer and an existing Trustee to discuss how the charity operates its day to day activities and its relationship with the national charity. Copies of relevant guidelines published by the Charity Commission, copies of Chief Officer Reports to Trustee meetings, and copies of previous minutes of Trustee meetings are provided. New Trustees visit the Reculver Road site to meet staff, other trustees, volunteers and clients to familiarise themselves with those involved with the charity's work. Trustees are also encouraged to attend relevant training events.

e. Pay policy for key management personnel

Senior staff pay grades are compared to other local charity staff with similar responsibilities. Staff pay increases are based on the anticipated grant income charged for service income and the previous year's overall financial position. Any agreed percentage increase is awarded to all staff following the annual budget meeting, except when legislation, such as the minimum wage increase, is implemented and any knock on effect on differentials.

f. Related party relationships

Age UK Herne Bay & Whitstable is a member of the Age England Association and a Brand Partner of Age UK. In October 2018, Age UK Herne Bay & Whitstable formed a Company Limited by Guarantee named Age Well East Kent in partnership with other Age UK's/Concerns in East Kent for the purpose of bidding for contracts and other funding to support our common Charitable Objectives.

Structure, governance and management (continued)

g. Financial risk management

The Trustees have a risk management strategy/plan which comprises:

- An annual rolling programme to review the risks the Charity may face
- The establishment of systems and procedures to mitigate those risks identified in the plan
- The implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise

The key controls used by the Charity include:

- Formal agenda for the Trustee Meetings
- Detailed strategic planning, budgeting and management accounting
- Established organisational structure and lines of reporting
- Formal lines of reporting
- Clear authorisation and approval levels
- Register of risks

One of the key elements in the management of financial risk is the establishment of a Reserves Policy and a regular review process to ensure adequate long term assurance of operational services.

Plans for future periods

The coming year

The year 2023/ 2024 will continue to be a period of change and challenge. Some modernisation of systems and processes to ensure the efficiency and sustainability of the organisation will need to be undertaken. We will also be audited by Age UK National to assess whether we meet their Organisational Quality Standards to allow us to continue to be a local brand partner.

The Trustee Board alongside the Senior Management Team will continue to monitor, review, and adapt to evolving circumstances. They will also be planning and budgeting for all possible outcomes. The loss of funding that has traditionally been available to allow us to provide support at an affordable cost for clients poses the risk of the cost of services for some of the most vulnerable older people having to increase. However, Trustees remain committed to delivering affordable support to the most vulnerable older people in our area of benefit and all opportunities to this end will be explored.

If funds allow in 2023/2024 it is hoped we can continue to provide all the services currently on offer in Herne Bay & Whitstable as well as consult around needs, secure funding and deliver new services where needs and opportunities arise.

Trustee priorities for the Charity continue to be -

- Improving Health & Well Being
- Preventing Loneliness and Isolation
- Providing specialist Dementia services
- Providing practical help at home
- Informing and Empowering Older People
- Improving our efficiency and fiscal sustainability

Strategic Priorities to 2025

By 2025 we want to be able to demonstrate:

- That older people have access to quality services that meet their needs and maximise their ability to participate.
- That older people are provided with a range of opportunities for social interaction and activity.
- That older people and their unpaid carers are provided with the information and advice they need to enable them to make informed decisions and gain from unclaimed benefit entitlements which undoubtedly enrich their lives.
- That older people and their unpaid carers will continue to benefit from our specialist support and advice for Dementia.
- That Age UK Herne Bay & Whitstable will continue to maintain and improve the efficiency and sustainability of our charity, for the future benefit of Older People, their families, and local communities.
- That older people are positively encouraged to contribute their ideas to the continuing development of Age UK Herne Bay & Whitstable
- That the support we can provide and the means of accessing it is widely known amongst the local population.

Trustees' report (continued)
For the year ended 31 March 2023

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and 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 hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditor is unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Auditor

The auditor, Kreston Reeves LLP, has indicated his willingness to continue in office. The designated Trustees will propose a motion reappointing the auditor at a meeting of the Trustees.

Approved by order of the members of the board of Trustees on 31/10/23 and signed on their behalf by:

Dr R Wheeldon
Chairman

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable

Opinion

We have audited the financial statements of Age UK Herne Bay & Whitstable (the 'charity') for the year ended 31 March 2023 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including 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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council'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 charitable company'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 Trustees with respect to going concern are described in the relevant sections of this report.

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable (continued)

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditor's report thereon. The Trustees are responsible for the other information contained within the Annual report. 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. 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 course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which 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; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a Strategic report.

Responsibilities of 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 the Trustees 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 charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable (continued)

Auditor's responsibilities for the audit of the financial statements

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

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

Capability of the audit in detecting irregularities, including fraud

Based on our understanding of the Charity and the sector as a whole, and through discussion with the Trustees and other management (as required by auditing standards), we identified that the principal risks of non compliance with laws and regulations related to health and safety, safeguarding and employment law. We considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities SORP (FRS 102) Second Edition (released October 2019), the Companies Act 2006 and other relevant charity legislation. We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit. We evaluated Trustees' and management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks related to: posting inappropriate journal entries to increase revenue or reduce expenditure, management bias in accounting estimates and judgemental areas of the financial statements. Audit procedures performed by the engagement team included:

- Discussions with management and assessment of known or suspected instances of non-compliance with laws and regulations (including health and safety) and fraud; and
- Assessment of identified fraud risk factors; and
- Review of cash expenditure to confirm no evidence of personal benefit; and
- Challenging assumptions and judgements made by management in its significant accounting estimates; and
- Performing analytical procedures to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Confirmation of related parties with management, and review of transactions throughout the period to identify any previously undisclosed transactions with related parties outside the normal course of business; and
- Reading minutes of meetings of those charged with governance; and
- Physical inspection of tangible assets susceptible to fraud or irregularity; and
- Review of significant and unusual transactions; and
- Identifying and testing journal entries, in particular any manual entries made at the year end for financial statement preparation.

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. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance.The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involvesintentional concealment, forgery, collusion, omission or misrepresentation.

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable (continued)

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.
- Conclude on the appropriateness of the Trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in my Auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of my Auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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 charitable company'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 charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.



Susan Robinson BA FCA FCIE DChA (Senior statutory auditor)
for and on behalf of
Kreston Reeves LLP
Chartered Accountants
Statutory Auditor
Chatham Maritime

Date: 21st November 2023

Age UK Herne Bay & Whitstable
(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)
For the year ended 31 March 2023

	Note	Endowment funds 2023 £	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income and endowments from:						
Donations and legacies	4	-	**588,598**	**109,568**	**698,166**	742,562
Charitable activities	5	-	**6,950**	**765,355**	**772,305**	577,936
Other trading activities	7	-	**153**	**7,749**	**7,902**	3,968
Investments	8	-	**-**	**131,951**	**131,951**	85,206
Total income and endowments		-	**595,701**	**1,014,623**	**1,610,324**	1,409,672
Expenditure on:						
Raising funds	9	-	**157**	**489**	**646**	442
Charitable activities	10	-	**570,902**	**1,050,873**	**1,621,775**	1,314,307
Total expenditure		-	**571,059**	**1,051,362**	**1,622,421**	1,314,749
Net income/(expenditure)		-	**24,642**	**(36,739)**	**(12,097)**	94,923
Transfers between funds	19	-	**(190)**	**190**	**-**	-
Net movement in funds		-	**24,452**	**(36,549)**	**(12,097)**	94,923
Reconciliation of funds:						
Total funds brought forward		**112,117**	**177,618**	**3,371,127**	**3,660,862**	3,565,939
Net movement in funds		-	**24,452**	**(36,549)**	**(12,097)**	94,923
Total funds carried forward		**112,117**	**202,070**	**3,334,578**	**3,648,765**	3,660,862

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 20 to 39 form part of these financial statements.

Age UK Herne Bay & Whitstable
(A company limited by guarantee)
Registered number: 02960617

Balance sheet
As at 31 March 2023

	Note		2023 £		2022 £
Fixed assets					
Tangible assets	14		**3,284,298**		3,315,583
Investment property	15		**350,000**		350,000
			3,634,298		3,665,583
Current assets					
Debtors	16	**102,291**		45,675	
Cash at bank and in hand		**886,125**		796,950	
		988,416		842,625	
Creditors: amounts falling due within one year	17	**(392,091)**		(257,090)	
Net current assets			**596,325**		585,535
Total assets less current liabilities			**4,230,623**		4,251,118
Creditors: amounts falling due after more than one year	18		**(581,858)**		(590,256)
Total net assets			**3,648,765**		3,660,862
Charity funds					
Endowment funds	19		**112,117**		112,117
Restricted funds	19		**202,070**		177,618
Unrestricted funds	19		**3,334,578**		3,371,127
Total funds			**3,648,765**		3,660,862

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

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



Dr R Wheeldon
Chairman

The notes on pages 20 to 39 form part of these financial statements.

Age UK Herne Bay & Whitstable
(A company limited by guarantee)

Statement of cash flows
For the year ended 31 March 2023

	2023 £	2022 £
Cash flows from operating activities		
Net cash used in operating activities	**36,184**	81,399
Cash flows from investing activities		
Dividends, interests and rents from investments	**131,951**	85,206
Proceeds from the sale of tangible fixed assets	**1,557**	300
Purchase of tangible fixed assets	**(66,188)**	(359,382)
Net cash provided by/(used in) investing activities	**67,320**	**(273,876)**
Cash flows from financing activities		
Repayments of borrowing	**(14,329)**	(17,033)
Net cash used in financing activities	**(14,329)**	**(17,033)**
Change in cash and cash equivalents in the year	**89,175**	**(209,510)**
Cash and cash equivalents at the beginning of the year	**796,950**	1,006,460
Cash and cash equivalents at the end of the year	**886,125**	796,950

The notes on pages 20 to 39 form part of these financial statements

Notes to the financial statements
For the year ended 31 March 2023

1. General information

Age UK Herne Bay & Whitstable is a charitable company and an exempt charity incorporated in England and Wales, with charity registration number 1047605 and company registration number 02960617. The registered office is 16 Reculver Road, Herne Bay, Kent, CT6 6LE. The principal activities of the Charity are as set out in the Trustees Report on page 5-7.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age UK Herne Bay & Whitstable 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.

2.2 Company status

The Company is a company limited by guarantee. The members of the Company are the Trustees named on page 1. In the event of the Company being wound up, the liability in respect of the guarantee is limited to £1 per member of the Company.

2.3 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

2. Accounting policies (continued)

2.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.6 Government grants

Government grants are credited to the Statement of financial activities as the related expenditure is incurred.

2.7 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 institution with whom the funds are deposited.

2. Accounting policies (continued)

2.8 Tangible fixed assets and depreciation

Tangible fixed assets costing £2,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Assets in the course of construction are included at costs incurred to date. Depreciation on these assets is not charged until they are brought into use.

At each reporting date the Charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, on the following bases:

Freehold property	- 2% per annum (straight line basis)
Motor vehicles	- 25% per annum (straight line basis)
Fixtures and fittings	- 25% per annum (staight line basis
Office equipment	- 25% per annum (staight line basis)

2.9 Debtors

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

2.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2. Accounting policies (continued)

2.12 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.13 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent the charity's original permanent endowment.

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

Tangible fixed assets - useful economic lives

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful lives and residual values of the assets. The useful economic lives and residual values are re-assessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 12 for the carrying amount of the property, plant and equipment, and note 2.8 for the useful economic lives for each class of assets.

Notes to the financial statements
For the year ended 31 March 2023

4. Income from donations and legacies

	Restricted funds 2023 £	Unrestricted funds 2023 £	**Total funds 2023 £**	Total funds 2022 £
Donations	3,452	21,273	**24,725**	22,224
Legacies	-	37,358	**37,358**	76,091
Grants	585,146	50,937	**636,083**	644,247
	588,598	109,568	**698,166**	742,562
Total 2022	344,730	397,832	742,562	

5. Income from charitable activities

	Restricted funds 2023 £	Unrestricted funds 2023 £	**Total funds 2023 £**	Total funds 2022 £
Charitable activities	6,950	765,355	**772,305**	577,936
Total 2022	7,586	570,350	577,936	

6.

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Catering	-	334,561	**334,561**	275,901
Day Centre transport	-	51,011	**51,011**	27,594
ILS and Help at Home	-	113,582	**113,582**	95,596
Care	-	221,717	**221,717**	116,754
Bathing	-	3,711	**3,711**	233
Therapy	-	509	**509**	565
Laundry	-	37,405	**37,405**	25,119
Sundry	1,206	495	**1,701**	1,126
Footcare	-	-	**-**	1,640
Walking Football	5,234	-	**5,234**	7,151
Other	-	2,176	**2,176**	1,151
Insurance claim	-	188	**188**	25,106
Membership fees	510	-	**510**	-
	6,950	765,355	**772,305**	577,936
Total 2022	7,586	570,350	577,936	

7. Income from other trading activities

Income from fundraising events

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Fundraising	153	7,749	**7,902**	3,968
Total 2022	-	3,968	3,968	

8. Investment income

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Rent Income	129,160	**129,160**	85,127
Bank interest	2,791	**2,791**	79
	131,951	**131,951**	85,206
Total 2022	85,206	85,206	

9. Expenditure on raising funds

Costs of raising voluntary income

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Fundraising expenses	157	489	**646**	442
Total 2022	-	442	442	

10. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total 2023 £	Total 2022 £
Charitable activities	570,902	1,050,873	**1,621,775**	1,314,307
Total 2022	323,678	990,629	1,314,307	

11.

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Direct costs:				
Salaries and related costs	420,003	650,117	**1,070,120**	881,173
Staff training	-	(4,632)	**(4,632)**	10,043
Catering costs	1,856	103,456	**105,312**	86,896
Transport costs	25,515	40,233	**65,748**	50,323
Therapy	2,893	1,107	**4,000**	1,516
	450,267	**790,281**	**1,240,548**	1,029,951
Support costs:				
Rent and water	-	5,586	**5,586**	3,839
Insurance	3,433	16,625	**20,058**	18,000
Heating and lighting	600	23,315	**23,915**	20,907
Postage and telephone	5,790	3,441	**9,231**	9,724
Printing and stationery	9,744	(1,975)	**7,769**	7,110
Repairs and maintenance	16,336	27,082	**43,418**	48,682
Janitorial and laundry	147	28,161	**28,308**	16,413
Miscellaneous	323	17,212	**17,535**	3,604
Professional fees	156	11,945	**12,101**	17,032
Room hire	32,812	9,580	**42,392**	17,658
Mortgage interest and bank charges	-	34,110	**34,110**	21,257
Depreciation	-	97,474	**97,474**	95,102
Profit on sale of fixed assets	-	(1,557)	**(1,557)**	(300)
Management fees	34,405	482	**34,887**	-
Auditors' remuneration	-	6,000	**6,000**	5,328
	554,013	1,067,762	**1,621,775**	1,314,307

12. Staff costs

	2023 £	2022 £
Wages and salaries	**987,979**	819,205
Social security costs	**55,822**	49,477
Pension costs	**14,135**	9,691
	1,057,936	878,373

12. Staff costs (continued)

The average number of persons employed by the Charity during the year was as follows:

	2023 No.	2022 No.
Employees	**65**	62

The average headcount expressed as full-time equivalents was:

	2023 No.	2022 No.
Employees	**49**	38

No employee received remuneration amounting to more than £60,000 in either year.

The total employment benefits, including employer pension contributions and employer national insurance contributions, of the key managment personnel were £224,661 (2022: 213,995)

13. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2022 - £NIL).

During the year ended 31 March 2023, no Trustee expenses have been incurred (2022 - £NIL).

14. Tangible fixed assets

	Freehold property £	Motor vehicles £	Fixtures and fittings and equipment £	Total £
Cost or valuation				
At 1 April 2022	**3,649,900**	**53,850**	**156,796**	**3,860,546**
Additions	**31,863**	**34,325**	**-**	**66,188**
Disposals	**-**	**(16,750)**	**-**	**(16,750)**
At 31 March 2023	**3,681,763**	**71,425**	**156,796**	**3,909,984**
Depreciation				
At 1 April 2022	**395,905**	**39,700**	**109,358**	**544,963**
Charge for the year	**63,475**	**14,731**	**19,267**	**97,473**
On disposals	**-**	**(16,750)**	**-**	**(16,750)**
At 31 March 2023	**459,380**	**37,681**	**128,625**	**625,686**

14. Tangible fixed assets (continued)

	Freehold property £	Motor vehicles £	Fixtures and fittings and equipment £	Total £
Net book value				
At 31 March 2023	**3,222,383**	**33,744**	**28,171**	**3,284,298**
At 31 March 2022	3,253,995	14,150	47,438	3,315,583

Included in land and buildings is freehold land at valuation of £508,000 (2022: £508,000) which is not depreciated.

15. Investment property

	Freehold investment property £
Valuation	
At 1 April 2022	**350,000**
At 31 March 2023	**350,000**

The 2023 valuation was made by the Trustees on an open market value for existing use basis.

16. Debtors

	2023 £	2022 £
Due within one year		
Trade debtors	**39,602**	35,753
Other debtors	**-**	356
Prepayments and accrued income	**62,689**	9,566
	102,291	45,675

17. Creditors: Amounts falling due within one year

	2023 £	2022 £
Bank loans	**10,448**	16,376
Personal Independence Programme	**207,398**	160,324
Other taxation and social security	**15,544**	16,555

17. Creditors: Amounts falling due within one year (continued)

	2023 £	2022 £
Other creditors	**133,093**	31,681
Accruals and deferred income	**25,608**	32,154
	392,091	257,090

18. Creditors: Amounts falling due after more than one year

	2023 £	2022 £
Other loans	**581,858**	590,256

The aggregate amount of liabilities payable or repayable wholly or in part more than five years after the reporting date is:

	2023 £	2022 £
Payable or repayable by instalments	**532,235**	518,860
	532,235	518,860

Notes to the financial statements
For the year ended 31 March 2023

19. Statement of funds

Statement of funds - current year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
Unrestricted funds					
Designated funds					
Property fund	2,885,246	-	-	(17,286)	2,867,960
General funds					
General Fund	485,881	1,014,623	(1,051,362)	17,476	466,618
Total Unrestricted funds	3,371,127	1,014,623	(1,051,362)	190	3,334,578
Endowment funds					
Permanent endownment funds	112,117	-	-	-	112,117
Restricted funds					
Dementia Cafe/Peer Support	190	-	-	(190)	-
Personal Independence Programme	-	101,735	(101,735)	-	-
Dementia Outreach Fund	7,777	2,472	(496)	-	9,753
Singing Fund	4,889	223	(1,480)	-	3,632
Walking Football HB	2,819	3,024	(3,632)	-	2,211
Walking Football	2,771	2,210	(2,098)	-	2,883
Tackling equality	1,580	-	(1,312)	-	268
Digital Inclusion grant	4,066	45,879	(43,749)	-	6,196
Cost of Living response fund	-	10,000	-	-	10,000
Support at Home	125,506	110,614	(96,649)	-	139,471
KCC Post Diagnostic	-	63,745	(63,745)	-	-
KCC Dem Coordinator	-	192,765	(192,765)	-	-
Information Days	3,155	-	(1,075)	-	2,080
Colyer Fergusson grant	-	28,000	(28,000)	-	-
Training for Carers	10,845	-	-	-	10,845
Men in sheds	1,585	2,156	(3,554)	-	187
COGS Fund	3,158	470	(585)	-	3,043
Covid Fund	7,256	-	-	-	7,256
Care Navigator	2,021	32,408	(30,184)	-	4,245
	177,618	595,701	(571,059)	(190)	202,070

19. Statement of funds (continued)

Total of funds	3,660,862	1,610,324	(1,622,421)	-	3,648,765

Notes to the financial statements
For the year ended 31 March 2023

19. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Unrestricted funds					
Designated funds					
Property fund	2,627,309	-	-	257,937	2,885,246
Volunteer Recruiter	-	508	(508)	-	-
	2,627,309	508	(508)	257,937	2,885,246
General funds					
General Fund	672,554	1,056,848	(990,563)	(252,958)	485,881
Total Unrestricted funds	3,299,863	1,057,356	(991,071)	4,979	3,371,127
Endowment funds					
Permanent endowment funds	112,117	-	-	-	112,117
Restricted funds					
Dementia Cafe/Peer Support	-	11,759	(11,569)	-	190
Personal Independence Programme	-	126,560	(126,560)	-	-
Dementia Outreach Fund	5,135	2,642	-	-	7,777
Singing Fund	4,344	1,545	(1,000)	-	4,889
Walking Football HB	-	6,152	(3,333)	-	2,819
Walking Football	-	5,929	(3,158)	-	2,771
Tackling equality	-	4,650	(3,070)	-	1,580
Digital Inclusion grant	-	11,843	(5,286)	(2,491)	4,066
HNC Therapy Fund	573	-	(573)	-	-
Support at Home	112,119	110,614	(97,227)	-	125,506
Lottery - Dementia Client Home Visits	6,543	-	(6,543)	-	-
Co-op digital	-	2,488	-	(2,488)	-
Pfizer	1,000	-	(1,000)	-	-
Information Days	3,155	-	-	-	3,155
KCC Confidence/Mitigation fund	-	26,599	(26,599)	-	-
Training for Carers	5,348	6,738	(1,241)	-	10,845
Men in sheds	940	4,832	(4,187)	-	1,585
COGS Fund	3,392	50	(284)	-	3,158

Notes to the financial statements
For the year ended 31 March 2023

19. Statement of funds (continued)

Statement of funds - prior year (continued)

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Covid Fund	7,256	-	-	-	7,256
Care Navigator	4,154	29,915	(32,048)	-	2,021
	153,959	352,316	(323,678)	(4,979)	177,618
Total of funds	3,565,939	1,409,672	(1,314,749)	-	3,660,862

19. Statement of funds (continued)

The designated Property Fund represents the value of land and buildings included in tangible fixed assets and fixed asset investments, less the outstanding balance on the Charity Bank mortgage. The fund also excludes the £112,117 that is included as the charity's permanent endowment.

The Dementia Cafe/Peer support restricted fund is to provide dementia cafe and support to groups in the Canterbury and Swale district.

The Support at Home restricted fund is a collaboration with Thanet CCG, to provide short term support to older people, in order to prevent hospital admission or to support them after they have been discharged from hospital.

Personal Independence Programme (formerly Living Well Fund) is fully funded by Canterbury Coastal and Ashford Clinical Commissioning Groups. The charity works alongside its partner Age UK/Concerns in Ashford, Canterbury, Faversham and Sandwich. The programme supports over 55 year olds with long term conditions to access social care within their community and supports them to regain confidence.

The Information Days fund provides information days for unpaid carers of people diagnosed with Dementia.

Training for Carers fund provides for a series of Learning Curve training.

The remainder of the funds held by the Charity, are as per the descriptions in the statement of funds.

20. Summary of funds

Summary of funds - current year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
Designated funds	**2,885,246**	-	-	**(17,286)**	**2,867,960**
General funds	**485,881**	**1,014,623**	**(1,051,362)**	**17,476**	**466,618**
Endowment funds	**112,117**	-	-	-	**112,117**
Restricted funds	**177,618**	**595,701**	**(571,059)**	**(190)**	**202,070**
	3,660,862	**1,610,324**	**(1,622,421)**	-	**3,648,765**

20. Summary of funds (continued)

Summary of funds - prior year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Designated funds	2,627,309	508	(508)	257,937	2,885,246
General funds	672,554	1,056,848	(990,563)	(252,958)	485,881
Endowment funds	112,117	-	-	-	112,117
Restricted funds	153,959	352,316	(323,678)	(4,979)	177,618
	3,565,939	1,409,672	(1,314,749)	-	3,660,862

21. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Endowment funds 2023 £	**Restricted funds 2023 £**	**Unrestricted funds 2023 £**	**Total funds 2023 £**
Tangible fixed assets	112,117	-	3,172,181	**3,284,298**
Investment property	-	-	350,000	**350,000**
Current assets	-	202,070	786,346	**988,416**
Creditors due within one year	-	-	(392,091)	**(392,091)**
Creditors due in more than one year	-	-	(581,858)	**(581,858)**
Total	112,117	202,070	3,334,578	**3,648,765**

Analysis of net assets between funds - prior year

	Endowment funds 2022 £	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	112,117	-	3,203,466	3,315,583
Investment property	-	-	350,000	350,000
Current assets	-	177,618	665,007	842,625
Creditors due within one year	-	-	(257,090)	(257,090)
Creditors due in more than one year	-	-	(590,256)	(590,256)
Total	112,117	177,618	3,371,127	3,660,862

Notes to the financial statements
For the year ended 31 March 2023

22. Reconciliation of net movement in funds to net cash flow from operating activities

	2023 £	2022 £
Net income/expenditure for the year (as per Statement of Financial Activities)	**(12,097)**	94,923
Adjustments for:		
Depreciation charges	**97,473**	95,102
Dividends, interests and rents from investments	**(131,951)**	(85,206)
Profit on the sale of fixed assets	**(1,557)**	(300)
Decrease/(increase) in debtors	**(56,616)**	17,447
Increase/(decrease) in creditors	**140,932**	(40,567)
Net cash provided by operating activities	**36,184**	81,399

23. Analysis of cash and cash equivalents

	2023 £	2022 £
Cash in hand	**886,125**	796,950
Total cash and cash equivalents	**886,125**	796,950

24. Analysis of changes in net debt

	At 1 April 2022 £	Cash flows £	At 31 March 2023 £
Cash at bank and in hand	**796,950**	**89,175**	**886,125**
Debt due within 1 year	**(16,376)**	**5,928**	**(10,448)**
Debt due after 1 year	**(590,256)**	**8,398**	**(581,858)**
	190,318	**103,501**	**293,819**

25. Capital commitments

	2023 £	2022 £
Contracted for but not provided in these financial statements		
Acquisition of intangible assets	**-**	31,863

26. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £14,135 (2022: £9,691). Contributions totaling £Nil (2022: £Nil) were payable to the fund at the Balance sheet date and are included in creditors.

27. Related party transactions

Sue Cliffe, the Charity's Chief Officer during the year (resigned 31 March 2022) was also a Director of Crossroads Care Kent who occupy one of the offices in Reculver Road. During the prior year Age UK Herne Bay & Whitstable received £49,673 in the year. There are no amounts outstanding at the Balance sheet date (2022: £Nil).

During the prior financial year Sue Cliffe(resigned 31 March 2022) was also a Director of Age Well East Kent. Age UK Herne Bay & Whitstable hold funds on behalf of Age Well East Kent, during the prior year they received no income and incurred £879 of expenditure. As at 31 March 2022 there was a balance of £3,204 included within the Charity's total debtors balance, being the balance of funds held on behalf of Age Well East Kent.

There were no trustee related party transactions.

AGE CONCERN (HERNE BAY)

England & Wales - Charity number 1047605

Accounts

Registered number: 02960617
Charity number: 1047605

Age Concern (Herne Bay)

operating as

Age UK Herne Bay & Whitstable

(A company limited by guarantee)

Trustees' report and financial statements

for the year ended 31 March 2022

Age UK Herne Bay & Whitstable
(A company limited by guarantee)

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Age UK Herne Bay & Whitstable
(A company limited by guarantee)

Reference and administrative details of the Charity, its Trustees and advisers for the year ended 31 March 2022

Trustees

Dr R Wheeldon, Chairman
Mr C Jones, Vice Chairman
Mr J McPhie, Treasurer
Mrs E Denham
Mrs J Bedford
Mr I Valentine (resigned 17 July 2022)
Mr T Goodwin
Mr C A Mowatt
Dr N M Robertson
Mrs D A Shaw
Mrs C M Starkey

Company registered number

02960617

Charity registered number

1047605

Registered office

16 Reculver Road
Herne Bay
Kent
CT6 6LE

Chief executive officer

Mrs L Cowdry

Independent auditor

Kreston Reeves LLP
Chartered Accountants
Statutory Auditor
Montague Place
Quayside
Chatham Maritime
Chatham
Kent
ME4 4QU

Reference and administrative details of the Charity, its Trustees and advisers (continued) for the year ended 31 March 2022

Bankers

Barclays Bank PLC
130 Mortimer Street
Herne Bay
Kent
CT6 5EG

Solicitors

Girlings
39 William Street
Herne Bay
Kent
CT6 5NP

Chairman's statement
for the year ended 31 March 2022

The most significant event for Age UK Herne Bay & Whitstable this year was the retirement of Sue Cliffe at the end of March 2022. As anyone who has had any connection with our organisation will know, for over 30 years we have had the good fortune to have the expertise of Sue Cliffe as our Chief Officer. Sue has been the most talented and innovative Chief Officer, and under her leadership we have been able to create the vibrant, extensive and successful organisation we have now. She has also had a unique ability to circumvent the many difficulties we have had over the last thirty years.

We are indebted to her for the hard work she has given us during her tenure. It was her skill and effort that enabled us to plan and build our extension which was opened in time to deal with increased pressure of work during the pandemic.

We are delighted to welcome Linda Cowdry to be our new Chief Officer from April 2022. Sue will be a hard act to follow, but Linda Cowdry will bring her own talents to the job. We are looking forward to working with her in the future to further development of our organisation.

We are still recovering from the global pandemic which has seen everyone struggling to maintain normal service. By following government guidelines and with the help of Age UK National we were able to provide emergency services for our clients at a time when the social care system was overstretched.

We have an ageing population which means that we have ever increasing pressures on our resources. At the same time the NHS is suffering the cumulative effects of years of underfunding, poor pay and staff shortage. These facts have all increased demand for our services. Local authority budgets are failing to keep pace with increasing inflation, leaving them with less money to fund necessary services. Services which used to be grant funded now rely on competitive tendering often on a county wide basis. This necessitates a lot more administrative effort, and results in extra work. So, we at Age UK Herne Bay & Whitstable are faced with an increased demand for and a reduced funding of services.

As always the trustees, staff and volunteers at Age UK Herne Bay and Whitstable have worked hard and found a way to continue to give our clients a high standard of the services they both need and want, and to introduce new services and activities to expand choices for both physical and mental activities and exercise. This would not have been possible without the opening of our extension, allowing the expansion of facilities to meet the new demands.

Having now been chair for over 35 years I was still amazed at the variety of events of the last year. As Chair, I would like to take this opportunity to thank everyone, Trustees, employees and volunteers alike for helping Age UK Herne Bay & Whitstable to continue and develop its service for its clients. We are a hugely successful organisation and will continue to provide the highest level of service for our clients.

Dr R Wheeldon, Chairman
Date:

Trustees' report
for the year ended 31 March 2022

The Trustees present their annual report together with the audited financial statements of the Charity for the year ended 31 March 2022. The Annual report serves the purposes of both a Trustees' report and a Directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

The Charity also trades under the name Age UK Herne Bay & Whitstable.

Objectives and activities

a. Policies and objectives

The Charity's objective is "to promote the relief of the elderly in any manner which now or hereafter may be deemed by the law to be charitable within the County of Kent with particular reference to Herne Bay and Whitstable and surrounding area.'

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

b. Volunteers

Our team of volunteers remained with us and averaged around 200. As society moved into the "New normal" we had to say "Goodbye and Thank You" to the furloughed workers from other sectors who had worked with us to support our most vulnerable through the pandemic. On the positive side, we were also able to welcome back some of our volunteers who had been self-isolating. Their input has been so welcomed.

Trustees would like to thank all our volunteers for their loyalty to the clients whom we are all here to support.

c. Main activities undertaken to further the Charity's purposes for the public benefit

Main activities undertaken to further the charity's purposes for the public benefit
All our charitable activities focus on the needs of older people and are undertaken to further our charitable purposes for the public benefit. Outlined below are services provided.

Achievements and performance

a. Key performance indicators

At Trustee meetings the Charity's up to date financial activity against budget, cash flow and bank balances are presented by the Treasurer and Finance Officer. The Chief Officer provides a written report at every Trustee meeting, outlining the Charity's current activities and any future threats or opportunities. Key senior members of staff also provide Trustees with written reports on the services they manage. Funding from statutory bodies comes with Key Performance Indicators. Reports to those bodies are provided as required by the agreements. Any continuation funding for services which are provided using the Charity's free reserves are made at the annual Budget meeting. The Chief Officer alongside the Finance Officer and Treasurer monitor the income and expenditure for each department at the end of every calendar month. If a department is not performing as predicted in the budget, any increase/decrease in activity that may require further discussion is reported at the next Trustee meeting.

Trustees' report (continued)
for the year ended 31 March 2022

Achievements and performance (continued)

b. Review of activities

The year 2021 to 2022 has seen gradual re-opening of the world and our centre-based activities as we all began to emerge from the Covid 19 pandemic. The year also saw the successful completion of our building extension works. We are very proud and grateful for our new facilities which have provided two great new spaces available for hire to local groups as well as new office space for tenants.

The year has been marked by adaptation and slow growth/ recovery as the Covid Vaccination Programme, Asymptomatic Testing regimes and our own risk mitigation measures allowed us to re-commence group activities in line with local and national restrictions. Recovery from the pandemic and the vulnerability of our client group has meant that the support we offer continues to be as vital as ever. It has been so important that the year saw the end of the "Stop, Start " culture that we had adapted to at the peak of the pandemic. Being able to move back to regular and ongoing face to face activity with clients across all our services has meant so much to them and us as an organisation. However, the impact of the pandemic continued throughout the year. It has taken time to support clients in re-joining group activities due to lack of confidence and reduced mobility caused by the lockdowns and our closures.

With the building closed for in-house services throughout the Covid duration, the Board of Trustees deemed it sensible to move forward with the building re-development plans in order to benefit from the fact that our builders W.W. Martin's could safely control the operation to extend the building, with minimal disruption to the ongoing services still being delivered from the premises. So from (dates of commencement) until (date of Handover) a brand new facade was created, grew and transformed the whole frontage of the Age UK HB&W building, and upon completion delivered much more space for our clients and the community to use, as well as additional rental office space and parking capacity to everyone visiting our premises. The Board's long term vision, primarily led by our former Vice Chair and latterly President, Ron Woodward M.B.E. had become a reality and it was so gratifying in November 2021 to invite his step daughter, T.V. personality Nicky Chapman to officially open the building and dedicate the two rooms by the new front entrance " Woodward Lounge" & "Bowley Lounge" in honour of the long and generous service of both Ron and our former Treasurer, David Bowley. It was a really special occasion to all those invited to attend and have a look round and recognise the efforts of everyone whose commitment and hard work had brought it about. Very sadly after a period of ill health, Ron Woodward passed away on 5th February 2022, but the warmth and affection he was held in, will live on in the building he has helped us all create and in the continuing good work undertaken by our wonderful organisation that he supported over so many years, in a town he loved and an area of Kent he made his home.

Bradbury Wellbeing Centre- Our social opportunities clients returned to the centre to enjoy the company of others, have a hot meal and take part in activities. For many it had been over a year of not seeing each other and the reunions were often emotional and fun filled!

Hazell Neville Dementia Day Care Centre- The return of the secure, centre- based sessions allowed carers of people living with dementia to have some much needed respite in the knowledge that their loved ones are cared for in a relaxed and stimulating environment.

A La Carted Meals Deliveries- Demand decreased slightly in line with clients re-attending day services and being able to get independent access to shopping themselves or via family/ carers but stabilised during the year.

The Laundry service- continued to provide much needed support to those unable to manage the task independently

Dementia Outreach- Continued to support carers of people living with dementia and the move back to ongoing and regular home visits was met with relief by all.

Dementia Drop-In Clinics- The service was able to move back to group drop-ins

Dementia Café's – Resumed in the centre and they could certainly be heard throughout the building

Trustees' report (continued)
for the year ended 31 March 2022

Achievements and performance (continued)

COGS Clubs- The online group developed in response to covid gradually reduced in size as members voted with their feet to return to their face- to- face groups.

Independent Living Service- Continued to provide support and companionship in a flexible way that reflected restrictions but also allowed clients to regain access to their communities.

Personal Independence Program – this service is CCG funded and the staff have been able to make a full and active return to their roles in supporting clients and the local Primary Care Networks.

Shed Quarters (Mens Shed)- The development and progress of the project was slowed by the impact of Covid but the year saw a great team of Volunteer Shed Heads develop and two units were purchased to become home for a workshop and a social space. The spaces are now being put to good use with some great woodworking activity being undertaken.

Community Navigation Service- The Senior Navigator employed with the organisation continued to support her team across East Kent.

Support at Home (Thanet)- Funded by the CCG, Staff continued to offer clients practical and emotional support in the community to help avoid unnecessary hospital admissions.

Information and Advice- Demand for the service has soared and the ability to make home visits has been very welcome. Virtual/ phone support around form filling proved to be a difficult task for our Information and Advice Officer. The return of our volunteers and the recruitment of more to support form filling for benefits and blue badges has helped greatly in ensuring that older people receive the help they need to access financial help and support to fully engage and access their community.

Telephone Enquiries and Sign posting- Our reception team continue to be the very front line for information and signposting for local older people. They continue to ensure that all callers are given the information needed so they can access the support they need.

Befriending- Our team of volunteers were so relieved to be able to resume those essential home visits to their friends who they support to deal with loneliness and isolation

Marigold (Home Help Service) - continued to provide valuable domestic support to help people remain at home.

New services delivered during the year.

Digital Inclusion Programme
We were successful in our application for funding to facilitate a Digital Inclusion Programme. Never has there been a time where it has been more needed as more and more services have moved online and virtual contact via devices became the way many people kept up contact with family and friends when face to face contact was not possible.

Ladies that Lunch
The need for a monthly social/ lunch group was identified and developed by our Dementia Outreach Worker.

Walking Football
We were successful in our bid to secure funding to establish two walking football teams, one in Herne Bay and one in Whitstable. The teams are proving to be very popular thanks to our wonderful team of volunteer coaches and a real desire to resume physical activity and socialise with others.

Trustees' report (continued)
for the year ended 31 March 2022

Achievements and performance (continued)

Our average staff team during the year was 62 individuals working the equivalent of 37.58 full-time equivalent. The year saw many changes affecting our workforce, including the ending of the furlough scheme, and the completion of the organisational restructuring process to ensure that the workforce provided the flexibility needed at a time where services and the organisation need to be adaptable to ever changing methods of delivery in order to meet the needs of local older people.

Our local community have continued to offer their support to us and clients. Whether it be the local supermarkets, small and large businesses, local care homes, individual supporters and local school pupils, all provided practical and touching responses to requests made via social media to support our most vulnerable. Whether it was donations of tools and equipment for our Shed Quarters, cake making ingredients and decorations for seasonal baking with clients or the continued pro-bono advice provided to clients by Girlings Solicitors, the responses have been heart- warming.

c. Fundraising activities and income generation

The Charity does not employ the services of a professional fund raiser. The charity carries out a small amount of fundraising activities. No fundraising compliant were received in the year.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

Age UK Herne Bay & Whitstable has a commitment to older people and to all of its staff and volunteers.

The Board of Trustees has examined the requirement for free reserves, which are those unrestricted funds not invested, or designated for specific purposes or otherwise committed. The Trustees following due diligence consider that given the nature of our work this should be the equivalent of 3 months operating costs of service provision. This is a range between £320k and £350k. Current free reserves are £486,643.

- This level of free reserves does not include all of the costs that may be incurred in the event of the Charity ceasing to operate. This is because the Trustees believe that sudden closure, or the likelihood of all services ceasing at the same time to be remote.
- This Charity has shown stable and predictable income from a variety of sources for many years.
- The Trustees ensure that the Charity holds adequate insurance cover for business interruption. Insurance cover is reviewed on an annual basis or immediately if new services are introduced.
- The grants income for this charity all have notice periods. Such advance notice will enable any cessation of services or staff redundancies to be undertaken in a timely manner.
- Trustees believe that although there may be a reduction in some service provision other services will continue therefore not all the staff will be made redundant.
- The assets this charity owns are significant and outweigh liabilities.

Designated and reserve funds will be shown separately on the accounts and the purpose of such monies held will be clearly explained.

The Trustees actively review the major risks which the Charity faces on a regular basis and believe that the free reserves should be maintained at the levels stated above, combined with our annual review of the controls over key financial systems carried out through an internal audit programme, will provide sufficient resources in the event of adverse conditions.

The Trustees have also examined other operational and business risks and confirm that they have established systems to mitigate the significant risks.

This policy will be reviewed annually.

Structure, governance and management

a. Constitution

Age Concern (Herne Bay) was incorporated on 16 August 1994 as a company limited by guarantee and not having a share capital under the Companies Act 1985. It is governed by its Memorandum and Articles of Association.

The objects for which the association is established are to promote the relief of the elderly in any manner which now or hereafter may be deemed by the law to be charitable within the County of Kent with particular reference to Herne Bay and district. The Charity is constituted under a Memorandum of Association dated 16 August 1994 and is a registered charity number 1047605.

b. Methods of appointment or election of Trustees

Trustees with suitable expertise are recruited to assist the existing trustees to manage Age UK Herne Bay & Whitstable. It is envisaged that all Trustees will have an interest in older people and an understanding of the difficulties some face in maintaining a fulfilling life.

The Executive Committee, which administers the Charity, consists of:

(i) Honorary Officers
(ii) Not more than 6 members/trustees elected at an Annual General Meeting
(iii) Up to 2 persons appointed by the Local Authority non voting
(iv) Up to 2 persons appointed by the District Health Authority non voting
(v) Persons co opted by the Board of Trustees

All of the Board of Trustees are also Directors of the limited company. In accordance with the Charity's Articles of Association, the Honorary Officers are re-elected each year and other members of the Board of Trustees retire in rotation. One third of members retire each year and are eligible for re election. The Board of Trustees are entitled, as members, to appoint new Trustees during the year. This is then ratified at the annual general meeting.

c. Organisational structure and decision-making policies

The Trustees meet a minimum of five times each year. One week prior to the meeting, Trustees are sent the Chief Officer's Report, which outlines the day to day operations of Age UK Herne Bay & Whitstable since the last meeting. That report may also include specific decisions to be made by the Trustees. Any financial reports are also sent out one week prior to the meetings. Receiving reports prior to the meetings allows Trustees time to consider the content and request any further information they may require. Trustees administer the Charity and company. The Chief Officer manages the day to day operations of the charity's services. The Trustees are familiar with those activities and bear in mind Charity Commission guidance on public benefit when making decisions. To facilitate effective operations, the Chief Officer has delegated authority from the Trustees for operational matters including finance, employment of staff, recruitment of volunteers and the provision of services.

Structure, governance and management (continued)

d. Policies adopted for the induction and training of Trustees

New trustees undergo an orientation programme, as set out in the Trustee Induction Policy, which includes meeting the Chief Officer and an existing Trustee to discuss how the charity operates its day to day activities and its relationship with the national charity. Copies of relevant guidelines published by the Charity Commission, copies of Chief Officer Reports to Trustee meetings, and copies of previous minutes of Trustee meetings are provided. New Trustees visit the Reculver Road site to meet staff, other trustees, volunteers and clients to familiarise themselves with those involved with the charity's work. Trustees are also encouraged to attend relevant training events.

e. Pay policy for key management personnel

Senior staff pay grades are compared to other local charity staff with similar responsibilities. Staff pay increases are based on the anticipated grant income charged for service income and the previous year's overall financial position. Any agreed percentage increase is awarded to all staff following the annual budget meeting, except when legislation, such as the minimum wage increase, is implemented and any knock on effect on differentials.

f. Related party relationships

Age UK Herne Bay & Whitstable is a member of the Age England Association and a Brand Partner of Age UK. In October 2018, Age UK Herne Bay & Whitstable formed a Company Limited by Guarantee named Age Well East Kent in partnership with other Age UK's/Concerns in East Kent for the purpose of bidding for contracts and other funding to support our common Charitable Objectives.

g. Financial risk management

The Trustees have a risk management strategy/plan which comprises:

- An annual rolling programme to review the risks the Charity may face
- The establishment of systems and procedures to mitigate those risks identified in the plan
- The implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise

The key controls used by the Charity include:

- Formal agenda for the Trustee Meetings
- Detailed strategic planning, budgeting and management accounting
- Established organisational structure and lines of reporting
- Formal lines of reporting
- Clear authorisation and approval levels
- Register of risks

One of the key elements in the management of financial risk is the establishment of a Reserves Policy and a regular review process to ensure adequate long term assurance of operational services.

Plans for future periods

The coming year

The year 2022/ 2023 will still be a period of change. The continuing impact of the pandemic and the organisation's diminished income as a result poses an obvious risk. The organisation also faces a period of rapid change with the planned retirement of the long- standing Chief Officer- Sue Cliffe and the Business Administration Manager – Brenda Kemp. Succession planning to mitigate these risks resulted in the recruitment

Plans for future periods (continued)

of Leanne Amos as Operations Manager and the appointment of Linda Cowdry as Chief Officer (formerly Deputy Chief Officer). Planning ahead for this major change allowed both Leanne and Linda to have a period of working alongside the previous managers to learn the complexities and demands of the roles.

There will be enormous challenges posed by the ending of historical grant funding from KCC. The year was marked by the completion of the competitive tendering process and brought with it the announcement that we were successful in our consortium tender for three jointly commissioned (KCC & CCG) Dementia Contracts of which we are lead providers but that we were unsuccessful in our tender for the Universal Wellbeing Contract.

The Dementia Coordinator Contract for East Kent offers the organisation the opportunity to work closely with delivery partners and 17 Primary Care Networks to recruit 18 Dementia Coordinators to deliver personalised support from pre-diagnosis through to end of life, for people affected by dementia (including their carer).

As Contract holder for The Post Diagnostic Specialist Support Contracts for both East and West Kent, the organisation will be working with delivery partners across the regions to develop Dementia Café's, Befriending, Peer-to peer Groups, Young Onset Dementia Groups and some Information & Advice at the café's. The award of these contracts present the organisation with the opportunity to lead a drive to bring some geographical consistency across East and West Kent in terms of broadening the support available for those living with dementia and their families. The mobilisation of these contracts will be an intensive piece of work that requires a recruitment drive to ensure delivery begins to reach those in need as a matter of priority.

The unsuccessful tender for the Universal Wellbeing Contract has meant that the Trustee Board alongside the Senior Management Team will be monitoring, reviewing and adapting to evolving circumstances. They will also be planning and budgeting for all possible outcomes. The loss of funding that has traditionally been available to allow us to provide support at an affordable cost for clients poses the risk of the cost of services for some of the most vulnerable older people having to increase. However, Trustees remain committed to delivering affordable support to the most vulnerable older people in our area of benefit and all opportunities to this end will need to be explored.

If funds allow in 2022/2023 it is hoped we can continue to provide all the services currently on offer in Herne Bay & Whitstable as well as consult around needs, secure funding and deliver new services where needs and opportunities arise.

Trustee priorities for the Charity continue to be -
- Improving Health & Well Being
- Preventing Loneliness and Isolation
- Providing specialist Dementia services
- Providing practical help at home
- Informing and Empowering Older People
- Improving our efficiency and fiscal sustainability

Strategic Priorities to 2025
The Strategic plan was reviewed by Trustees and Senior Managers in March 2021 the following priorities were agreed.

By 2025 we want to be able to demonstrate
- That older people have access to quality services that meet their needs and maximise their ability to participate.
- That older people are provided with a range of opportunities for social interaction and activity.
- That older people and their unpaid carers are provided with the information and advice they need to enable them to make informed decisions and gain from unclaimed benefit entitlements which undoubtedly enrich their lives.
- That older people and their unpaid carers will continue to benefit from our specialist support and advice for Dementia.
- That Age UK Herne Bay & Whitstable will continue to maintain and improve the efficiency and sustainability of our charity, for the future benefit of Older People, their families and local communities.

Trustees' report (continued)
for the year ended 31 March 2022

Plans for future periods (continued)

- That older people are positively encouraged to contribute their ideas to the continuing development of Age UK Herne Bay & Whitstable

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial . Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its income and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and 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 hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the Charity's auditor is unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the Charity's auditor is aware of that information.

Auditor

The auditors, Kreston Reeves LLP, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditor at a meeting of the Trustees.

Approved by order of the members of the Board of Trustees on 25 October 2022 and signed on their behalf by:

Dr R Wheeldon
Chairman

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable

Opinion

We have audited the financial statements of Age UK Herne Bay & Whitstable (the 'charity') for the year ended 31 March 2022 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including 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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council'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 charitable company'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 Trustees with respect to going concern are described in the relevant sections of this report.

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable (continued)

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditor's report thereon. The Trustees are responsible for the other information contained within the Annual report. 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. 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 course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which 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; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a Strategic report.

Responsibilities of 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 the Trustees 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 charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable (continued)

Auditor's responsibilities for the audit of the financial statements

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

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

Capability of the audit in detecting irregularities, including fraud

Based on our understanding of the Charity and the sector as a whole, and through discussion with the Trustees and other management (as required by auditing standards), we identified that the principal risks of non compliance with laws and regulations related to health and safety, safeguarding and employment law. We considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities SORP (FRS 102) Second Edition (released October 2019), the Companies Act 2006 and other relevant charity legislation. We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit. We evaluated Trustees' and management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks related to: posting inappropriate journal entries to increase revenue or reduce expenditure, management bias in accounting estimates and judgemental areas of the financial statements. Audit procedures performed by the engagement team included:

- Discussions with management and assessment of known or suspected instances of non-compliance with laws and regulations (including health and safety) and fraud; and
- Assessment of identified fraud risk factors; and
- Review of cash expenditure to confirm no evidence of personal benefit; and
- Challenging assumptions and judgements made by management in its significant accounting estimates; and
- Performing analytical procedures to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Confirmation of related parties with management, and review of transactions throughout the period to identify any previously undisclosed transactions with related parties outside the normal course of business; and
- Reading minutes of meetings of those charged with governance; and
- Physical inspection of tangible assets susceptible to fraud or irregularity; and
- Review of significant and unusual transactions; and
- Identifying and testing journal entries, in particular any manual entries made at the year end for financial statement preparation.

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. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is

sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.
- Conclude on the appropriateness of the Trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in my Auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of my Auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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 charitable company'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 charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Kreston Reeves LLP

Susan Robinson BA FCA FCIE DChA MCMI (Senior statutory auditor)

for and on behalf of
Kreston Reeves LLP

Chartered Accountants
Statutory Auditor

Chatham Maritime

Date: 1 November 2022

Age UK Herne Bay & Whitstable
(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account) for the year ended 31 March 2022

	Note	Endowment funds 2022 £	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income and endowments from:						
Donations and legacies	4	-	**344,730**	**397,832**	**742,562**	1,380,945
Charitable activities	5	-	**7,586**	**570,350**	**577,936**	453,579
Other trading activities	6	-	-	**3,968**	**3,968**	1,627
Investments	7	-	-	**85,206**	**85,206**	61,579
Total income and endowments		-	**352,316**	**1,057,356**	**1,409,672**	1,897,730
Expenditure on:						
Raising funds	8	-	-	**442**	**442**	356
Charitable activities	9	-	**323,678**	**990,629**	**1,314,307**	1,292,281
Total expenditure		-	**323,678**	**991,071**	**1,314,749**	1,292,637
Net income		-	**28,638**	**66,285**	**94,923**	605,093
Transfers between funds	17	-	**(4,979)**	**4,979**	-	-
Net movement in funds		-	**23,659**	**71,264**	**94,923**	605,093
Reconciliation of funds:						
Total funds brought forward		**112,117**	**153,959**	**3,299,863**	**3,565,939**	2,960,846
Net movement in funds		-	**23,659**	**71,264**	**94,923**	605,093
Total funds carried forward		**112,117**	**177,618**	**3,371,127**	**3,660,862**	3,565,939

The Statement of financial activities includes all gains and losses recognised in the year. There were no such gains or losses during the year.

The notes on pages 19 to 36 form part of these financial statements.

Age UK Herne Bay & Whitstable
(A company limited by guarantee)
Registered number: 02960617

Balance sheet
as at 31 March 2022

	Note		2022 £		2021 £
Fixed assets					
Tangible assets	12		**3,315,583**		3,051,303
Investment property	13		**350,000**		350,000
			3,665,583		3,401,303
Current assets					
Debtors	14	**45,675**		63,122	
Cash at bank and in hand		**796,950**		1,006,460	
		842,625		1,069,582	
Creditors: amounts falling due within one year	15	**(257,090)**		(298,396)	
Net current assets			**585,535**		771,186
Total assets less current liabilities			**4,251,118**		4,172,489
Creditors: amounts falling due after more than one year	16		**(590,256)**		(606,550)
Total net assets			**3,660,862**		3,565,939
Charity funds					
Endowment funds	17		**112,117**		112,117
Restricted funds	17		**177,618**		153,959
Unrestricted funds	17		**3,371,127**		3,299,863
Total funds			**3,660,862**		3,565,939

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on 25 October 2022 and signed on their behalf by:

Dr R Wheeldon
Chairman

The notes on pages 19 to 36 form part of these financial statements.

Age UK Herne Bay & Whitstable
(A company limited by guarantee)

Statement of cash flows
for the year ended 31 March 2022

	2022 £	2021 £
Cash flows from operating activities		
Net cash used in operating activities	**81,399**	917,584
Cash flows from investing activities		
Dividends, interests and rents from investments	**85,206**	61,579
Proceeds from the sale of tangible fixed assets	**300**	150
Purchase of tangible fixed assets	**(359,382)**	(1,052,676)
Net cash used in investing activities	**(273,876)**	**(990,947)**
Cash flows from financing activities		
Cash inflows from new borrowing	**-**	500,000
Repayments of borrowing	**(17,033)**	(15,786)
Net cash (used in)/provided by financing activities	**(17,033)**	**484,214**
Change in cash and cash equivalents in the year	**(209,510)**	**410,851**
Cash and cash equivalents at the beginning of the year	**1,006,460**	595,609
Cash and cash equivalents at the end of the year	**796,950**	1,006,460

The notes on pages 19 to 36 form part of these financial statements

Notes to the financial statements for the year ended 31 March 2022

1. General information

Age UK Herne Bay & Whitstable is a charitable company and an exempt charity incorporated in England and Wales, with charity registration number 1047605 and company registration number 02960617. The registered office is 16 Reculver Road, Herne Bay, Kent, CT6 6LE. The principal activities of the Charity are as set out in the Trustees Report on page 5-7.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age UK Herne Bay & Whitstable 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.

2.2 Company status

The Company is a company limited by guarantee. The members of the Company are the Trustees named on page 1. In the event of the Company being wound up, the liability in respect of the guarantee is limited to £1 per member of the Company.

2.3 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

2. Accounting policies (continued)

2.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.6 Government grants

Government grants are credited to the Statement of financial activities as the related expenditure is incurred.

2.7 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 institution with whom the funds are deposited.

2. Accounting policies (continued)

2.8 Tangible fixed assets and depreciation

Tangible fixed assets costing £2,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Assets in the course of construction are included at costs incurred to date. Depreciation on these assets is not charged until they are brought into use.

At each reporting date the Charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, on the following bases:

Freehold property	- 2% per annum (straight line basis)
Motor vehicles	- 25% per annum (straight line basis)
Fixtures and fittings	- 25% per annum (straight line basis)
Office equipment	- 25% per annum (straight line basis)

2.9 Debtors

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

2.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2. Accounting policies (continued)

2.12 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.13 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent the charity's original permanent endowment.

3. Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

Tangible fixed assets - useful economic lives

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful lives and residual values of the assets. The useful economic lives and residual values are re-assessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 12 for the carrying amount of the property, plant and equipment, and note 2.8 for the useful economic lives for each class of assets.

4. Income from donations and legacies

	Restricted funds 2022 £	Unrestricted funds 2022 £	**Total funds 2022 £**	Total funds 2021 £
Donations	3,918	18,306	**22,224**	319,827
Legacies	-	76,091	**76,091**	16,198
Grants	340,812	303,435	**644,247**	971,155
Government grants	-	-	**-**	73,765
	344,730	397,832	**742,562**	1,380,945
Total 2021	733,987	646,958	1,380,945	

5. Income from charitable activities

	Restricted funds 2022 £	Unrestricted funds 2022 £	**Total funds 2022 £**	Total funds 2021 £
Charitable activities	7,586	570,350	**577,936**	453,579
Total 2021	-	453,579	453,579	

Notes to the financial statements
for the year ended 31 March 2022

	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Catering	-	275,901	**275,901**	282,815
Day Centre transport	-	27,594	**27,594**	8,677
ILS and Help at Home	-	95,596	**95,596**	55,461
Care	35	116,719	**116,754**	63,633
Bathing	-	233	**233**	23
Therapy	-	565	**565**	-
Laundry	-	25,119	**25,119**	25,547
Sundry	400	726	**1,126**	228
Footcare	-	1,640	**1,640**	1,470
Walking Football	7,151	-	**7,151**	-
Other	-	2,387	**2,387**	15,725
Insurance claim	-	25,000	**25,000**	-
	7,586	570,350	**577,936**	453,579
Total 2021	-	453,579	453,579	

6. Income from other trading activities

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Fundraising	3,968	**3,968**	1,627
Total 2021	1,627	1,627	

7. Investment income

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Rent income	85,127	**85,127**	60,763
Bank interest	79	**79**	816
	85,206	**85,206**	61,579
Total 2021	61,579	61,579	

8. Expenditure on raising funds

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Fundraising expenses	442	**442**	356
Total 2021	356	356	

Notes to the financial statements
for the year ended 31 March 2022

9. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2022 £	Unrestricted funds 2022 £	**Total 2022 £**	Total 2021 £
Charitable activities	323,678	990,629	**1,314,307**	1,292,281
Total 2021	267,054	1,025,227	1,292,281	

	Restricted funds 2022 £	Unrestricted funds 2022 £	**Total funds 2022 £**	Total funds 2021 £
Direct costs:				
Salaries and related costs	230,693	660,523	**891,216**	951,967
Catering costs	10,975	75,921	**86,896**	75,055
Transport costs	10,884	39,439	**50,323**	35,545
Therapy	1,499	17	**1,516**	4,037
	-	**775,900**	**1,029,951**	1,066,604
Support costs:				
Rent and water	-	3,839	**3,839**	10,574
Insurance	1,500	16,500	**18,000**	18,131
Heating and lighting	-	20,907	**20,907**	17,842
Postage and telephone	1,715	8,009	**9,724**	14,402
Printing and stationery	264	6,846	**7,110**	3,247
Repairs and maintenance	5,728	42,954	**48,682**	27,629
Janitorial and laundry	360	16,053	**16,413**	20,658
Miscellaneous	59,449	(38,187)	**21,262**	20,072
Professional fees	611	16,421	**17,032**	21,667
Mortgage interest and bank charges	-	21,257	**21,257**	6,353
Depreciation	-	95,102	**95,102**	57,232
Profit on sale of fixed assets	-	(300)	**(300)**	(150)
General bad debt provision	-	-	**-**	3,000
Auditors' remuneration	-	5,328	**5,328**	5,020
	69,627	**214,729**	**284,356**	225,677
	323,678	990,629	**1,314,307**	1,292,281
Total 2021	267,054	1,025,227	1,292,281	

10. Staff costs

	2022 £	2021 £
Wages and salaries	**832,048**	895,665
Social security costs	**49,477**	47,414
Pension costs	**9,691**	8,888
	891,216	951,967

The average number of persons employed by the Charity during the year was as follows:

	2022 No.	2021 No.
	62	69

The average headcount expressed as full-time equivalents was:

	2022 No.	2021 No.
	38	40

No employee received remuneration amounting to more than £60,000 in either year.

The total employment benefits, including employer pension contributions and employer national insurance contributions, of the key management personnel were £213,995 (2021: £200,857).

11. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2021 - £NIL).

During the year ended 31 March 2022, no expenses were reimbursed or paid directly to Trustees (2021 - travel expenses of £32 reimbursed to 1 Trustee).

Notes to the financial statements
for the year ended 31 March 2022

12. Tangible fixed assets

	Freehold property £	Motor vehicles £	Furniture, fittings and equipment £	Assets under construction £	Total £
Cost or valuation					
At 1 April 2021	**2,231,797**	**49,450**	**114,791**	**1,116,726**	**3,512,764**
Additions	**-**	**16,000**	**26,928**	**316,454**	**359,382**
Disposals	**-**	**(11,600)**	**-**	**-**	**(11,600)**
Transfers between classes	**1,418,103**	**-**	**15,077**	**(1,433,180)**	**-**
At 31 March 2022	**3,649,900**	**53,850**	**156,796**	**-**	**3,860,546**
Depreciation					
At 1 April 2021	**335,430**	**40,700**	**85,331**	**-**	**461,461**
Charge for the year	**60,475**	**10,600**	**24,027**	**-**	**95,102**
On disposals	**-**	**(11,600)**	**-**	**-**	**(11,600)**
At 31 March 2022	**395,905**	**39,700**	**109,358**	**-**	**544,963**
Net book value					
At 31 March 2022	**3,253,995**	**14,150**	**47,438**	**-**	**3,315,583**
At 31 March 2021	1,896,367	8,750	29,460	1,116,726	3,051,303

Included in land and buildings is freehold land at valuation of £508,000 (2021: £508,000) which is not depreciated.

13. Investment property

	Freehold investment property £
Valuation	
At 1 April 2021	**350,000**
At 31 March 2022	**350,000**

The 2022 valuation was made by the Trustees on an open market value for existing use basis.

Notes to the financial statements for the year ended 31 March 2022

14. Debtors

	2022 £	2021 £
Due within one year		
Trade debtors	**35,753**	39,100
Other debtors	**356**	356
Prepayments and accrued income	**9,566**	23,666
	45,675	63,122

15. Creditors: Amounts falling due within one year

	2022 £	2021 £
Bank loans	**16,376**	17,118
Personal Independence Programme	**160,324**	131,229
Other taxation and social security	**16,555**	13,114
Other creditors	**63,835**	136,935
	257,090	298,396

16. Creditors: Amounts falling due after more than one year

	2022 £	2021 £
Bank loans	**590,256**	606,550

The aggregate amount of liabilities payable or repayable wholly or in part more than five years after the reporting date is:

	2022 £	2021 £
Payable or repayable by instalments	**518,860**	532,332

Notes to the financial statements
for the year ended 31 March 2022

17. Statement of funds

Statement of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Unrestricted funds					
Designated funds					
Property fund	2,627,309	-	-	257,937	2,885,246
Volunteer Recruiter	-	508	(508)	-	-
	2,627,309	508	(508)	257,937	2,885,246
General funds					
General fund	672,554	1,056,848	(990,563)	(252,958)	485,881
Total Unrestricted funds	3,299,863	1,057,356	(991,071)	4,979	3,371,127
Endowment funds					
Permanent endowment funds	112,117	-	-	-	112,117
Restricted funds					
Dementia Cafe/Peer Support	-	11,759	(11,569)	-	190
Dementia Outreach Fund	5,135	2,642	-	-	7,777
Support at Home	112,119	110,614	(97,227)	-	125,506
Personal Independent Programme	-	126,560	(126,560)	-	-
COGS Fund	3,392	50	(284)	-	3,158
Singing Fund	4,344	1,545	(1,000)	-	4,889
HNC Therapy Fund	573	-	(573)	-	-
Digital Inclusion grant	-	11,843	(5,286)	(2,491)	4,066
Information Days	3,155	-	-	-	3,155
Training for Carers	5,348	6,738	(1,241)	-	10,845
Care Navigator	4,154	29,915	(32,048)	-	2,021
Co-op digital	-	2,488	-	(2,488)	-
Pfizer	1,000	-	(1,000)	-	-
Tackling equality	-	4,650	(3,070)	-	1,580
Walking Football	-	5,929	(3,158)	-	2,771
Walking Footbal HB	-	6,152	(3,333)	-	2,819
Lottery - Dementia Client Home Visits	6,543	-	(6,543)	-	-
Men in sheds	940	4,832	(4,187)	-	1,585

Notes to the financial statements
for the year ended 31 March 2022

17. Statement of funds (continued)

Statement of funds - current year (continued)

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Covid Fund	7,256	-	-	-	7,256
KCC Confidence/Mitigation fund	-	26,599	(26,599)	-	-
	153,959	352,316	(323,678)	(4,979)	177,618
Total of funds	3,565,939	1,409,672	(1,314,749)	-	3,660,862

Funds have been transferred out of restricted funds where capital purchases have been made out of restricted funds. On purchase of capital equipment the restrictions have been met.

Notes to the financial statements
for the year ended 31 March 2022

17. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Unrestricted funds					
Designated funds					
Property fund	2,029,271	-	-	598,038	2,627,309
Volunteer Recruiter	2,895	4,496	(6,362)	(1,029)	-
BDC Extension Fund	319,326	16,248	-	(335,574)	-
	2,351,492	20,744	(6,362)	261,435	2,627,309
General funds					
General fund	367,699	1,142,999	(1,019,221)	181,077	672,554
Total Unrestricted funds	2,719,191	1,163,743	(1,025,583)	442,512	3,299,863
Endowment funds					
Permanent endowment funds	112,117	-	-	-	112,117
Restricted funds					
Dementia Cafe/Peer Support	629	9,334	(9,963)	-	-
Dementia Outreach Fund	3,730	1,405	-	-	5,135
Support at Home	92,094	110,614	(90,589)	-	112,119
Personal Independent Programme	-	100,887	(100,887)	-	-
COGS Fund	2,320	1,270	(198)	-	3,392
Singing Fund	2,624	1,720	-	-	4,344
HNC Therapy Fund	573	-	-	-	573
Digital Inclusion grant	50	415,000	-	(415,050)	-
Information Days	3,155	-	-	-	3,155
Training for Carers	5,348	-	-	-	5,348
Care Navigator	4,300	29,915	(30,061)	-	4,154
Co-op digital	14,715	6,000	-	(20,715)	-
Pfizer	-	1,000	-	-	1,000
Tackling equality	-	300	(300)	-	-
Walking Football	-	6,667	(6,667)	-	-
Walking Footbal HB	-	9,600	(2,853)	(6,747)	-
Lottery - Dementia Client Home Visits	-	9,958	(3,415)	-	6,543

**Notes to the financial statements
for the year ended 31 March 2022**

17. Statement of funds (continued)

Statement of funds - prior year (continued)

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Men in sheds	-	2,020	(1,080)	-	940
Covid Fund	-	28,297	(21,041)	-	7,256
	129,538	733,987	(267,054)	(442,512)	153,959
Total of funds	2,960,846	1,897,730	(1,292,637)	-	3,565,939

The designated Property Fund represents the value of land and buildings included in tangible fixed assets and fixed asset investments, less the outstanding balance on the Charity Bank mortgage. The fund also excludes the £112,117 that is included as the charity's permanent endowment.

The Dementia Cafe/Peer support restricted fund is to provide dementia café and support to groups in the Canterbury and Swale district.

The Support at Home restricted fund is a collaboration with Thanet CCG, to provide short term support to older people, in order to prevent hospital admission or to support them after they have been discharged from hospital.

Personal Independence Programme (formerly Living Well Fund) is fully funded by Canterbury Coastal and Ashford Clinical Commissioning Groups. The charity works alongside its partner Age UK/Concerns in Ashford, Canterbury, Faversham and Sandwich. The programme supports over 55 year olds with long term conditions to access social care within their community and supports them to regain confidence.

The BDC Extension Fund is comprised of donations received to be used towards the planning and other professional fees in respect of the BDC extension. These costs have been capitalised as assets under construction and so the balance on the fund has now been transferred out of restricted funds.

The Information Days fund provides information days for unpaid carers of people diagnosed with Dementia.

Training for Carers fund provides for a series of Learning Curve training.

The remainder of the funds held by the Charity, are as per the descriptions in the statement of funds.

18. Summary of funds

Summary of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Designated funds	**2,627,309**	**508**	**(508)**	**257,937**	**2,885,246**
General funds	**672,554**	**1,056,848**	**(990,563)**	**(252,958)**	**485,881**
Endowment funds	**112,117**	**-**	**-**	**-**	**112,117**
Restricted funds	**153,959**	**352,316**	**(323,678)**	**(4,979)**	**177,618**
	3,565,939	**1,409,672**	**(1,314,749)**	**-**	**3,660,862**

Summary of funds - prior year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Designated funds	2,351,492	20,744	(6,362)	261,435	2,627,309
General funds	367,699	1,142,999	(1,019,221)	181,077	672,554
Endowment funds	112,117	-	-	-	112,117
Restricted funds	129,538	733,987	(267,054)	(442,512)	153,959
	2,960,846	1,897,730	(1,292,637)	-	3,565,939

19. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Endowment funds 2022 £	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	112,117	-	3,203,466	**3,315,583**
Investment property	-	-	350,000	**350,000**
Current assets	-	177,618	665,007	**842,625**
Creditors due within one year	-	-	(257,090)	**(257,090)**
Creditors due in more than one year	-	-	(590,256)	**(590,256)**
Total	112,117	177,618	3,371,127	**3,660,862**

19. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Endowment funds 2021 £	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	112,117	-	2,939,186	3,051,303
Investment property	-	-	350,000	350,000
Current assets	-	292,411	777,171	1,069,582
Creditors due within one year	-	(138,452)	(159,944)	(298,396)
Creditors due in more than one year	-	-	(606,550)	(606,550)
Total	112,117	153,959	3,299,863	3,565,939

20. Reconciliation of net movement in funds to net cash flow from operating activities

	2022 £	2021 £
Net income for the year (as per Statement of Financial Activities)	94,92:	605,09:
Adjustments for:		
Depreciation charges	**95,102**	57,232
Dividends, interests and rents from investments	**(85,206)**	(61,579)
Profit on the sale of fixed assets	**(300)**	(150)
Decrease in debtors	**17,447**	245,249
Increase/(decrease) in creditors	**(40,567)**	71,739
Net cash provided by operating activities	**81,399**	917,584

21. Analysis of cash and cash equivalents

	2022 £	2021 £
Cash in hand	**796,950**	1,006,460
Total cash and cash equivalents	**796,950**	1,006,460

Notes to the financial statements
for the year ended 31 March 2022

22. Analysis of changes in net debt

	At 1 April 2021	Cash flows	At 31 March 2022
	£	£	£
Cash at bank and in hand	**1,006,460**	**(209,510)**	**796,950**
Debt due within 1 year	**(17,118)**	**742**	**(16,376)**
Debt due after 1 year	**(606,550)**	**16,294**	**(590,256)**
	382,792	**(192,474)**	**190,318**

23. Capital commitments

	2022	2021
	£	£
Contracted for but not provided in these financial statements	**31,863**	288,276

24. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £9,691 (2021: £8,888). Contributions totaling £Nil (2021: £Nil) were payable to the fund at the Balance sheet date and are included in creditors.

25. Related party transactions

Sue Cliffe, the Charity's Chief Officer during the year (resigned 31 March 2022), is also a Director of Crossroads Care Kent who occupy one of the offices in Reculver Road. Age UK Herne Bay & Whitstable received £49,673 (2021: £29,260) in the year. There are no amounts outstanding at the Balance sheet date (2021: £Nil).

During this financial year Sue Cliffe was also a Director of Age Well East Kent. Age UK Herne Bay & Whitstable also held funds on behalf of Age Well East Kent, receiving £Nil (2021: £Nil) and incurring expenditure of £897 (2021: £881). At the Balance sheet date there is a total of £3,204 (2021: £4,101) included within the Charity's total debtors balance, being the balance of funds held on behalf of Age Well East Kent.

AGE CONCERN (HERNE BAY)

England & Wales - Charity number 1047605

Accounts

Registered number: 02960617
Charity number: 1047605

Age Concern (Herne Bay)

operating as

Age UK Herne Bay & Whitstable

(A company limited by guarantee)

Trustees' report and financial statements

for the year ended 31 March 2021

Age UK Herne Bay & Whitstable
(A company limited by guarantee)

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Age UK Herne Bay & Whitstable
(A company limited by guarantee)

Reference and administrative details of the Charity, its Trustees and advisers for the year ended 31 March 2021

Trustees

Dr R Wheeldon, Chairman
Mr C Jones, Vice Chairman
Mr J McPhie, Treasurer (appointed 5 May 2020)
Mr D Bowley (resigned 18 February 2021)
Mrs E Denham
Mrs J Bedford
Mr I Valentine
Mr T Goodwin
Mr W Wright (resigned 21 December 2020)
Mr C A Mowatt (appointed 4 May 2020)
Dr N M Robertson (appointed 4 May 2020)
Mrs D A Shaw (appointed 4 May 2020)
Mrs C M Starkey (appointed 4 May 2020)

Company registered number

02960617

Charity registered number

1047605

Registered office

16 Reculver Road
Herne Bay
Kent
CT6 6LE

Chief executive officer and deputy chief officer

Chief executive officer - Mrs S V Cliffe
Deputy chief officer - Mrs L Cowdry

Independent auditor

Kreston Reeves LLP
Chartered Accountants
Statutory Auditor
Montague Place
Quayside
Chatham Maritime
Chatham
Kent
ME4 4QU

Reference and administrative details of the Charity, its Trustees and advisers (continued)
for the year ended 31 March 2021

Bankers

Barclays Bank PLC
130 Mortimer Street
Herne Bay
Kent
CT6 5EG

Solicitors

Girlings
39 William Street
Herne Bay
Kent
CT6 5NP

Age UK Herne Bay & Whitstable
(A company limited by guarantee)

Chairman's statement for the year ended 31 March 2021

Firstly, and most importantly, my most sincere thanks to every one of you who has been involved in any way in our work over the past year. Never have we had to face such enormous challenges in a single year, and yet we have continued to deliver an excellent service in the face of so many obstacles. This has only been possible because of the tireless work of our staff and volunteers.

Despite years of cuts and austerity in care and social services budgets we were continuing to provide our clients with a first class service. The plans for our magnificent extension were going ahead and the future was very promising. Then we were faced with the first global pandemic for a hundred years.

This was obviously a tremendous strain for all our staff. The primary consideration was keeping everyone safe. Two years ago most people had never heard of PPE, but now it is the dominant factor to be considered first in all situations, nothing could be planned without it. Undaunted by the challenges we confronted, by working together in close cooperation, we managed to find solutions to all the problems we faced.

Whilst all this was happening, the Trustee met regularly, via Zoom to plan for the future, to keep abreast with ongoing developments. There are big changes in the way social care is funded, and by being involved in these negotiations having our input, we'll be in the right place to ensure that we are at the forefront of these development and able to take the greatest advantage of them. In this way we have and will be able to offer new activities and improve the experiences of our clients.

Finance is always a core consideration, but with careful management and a skilful financial team with years of experience behind them, at this time we remain financially secure. We plan for progress and believe we have the necessary reserves for emergencies. New activities are planned for the future.

We have never had a year like this. You will all be aware of the terrible disruptions to services by the spread of Covid 19. I'm sure everyone has their own experiences of the turmoil of constantly changing guidelines to try and minimise risk. The complication of fitting available staff to suit the changing employment needs.

As you would expect our magnificent staff and volunteers rose to the challenge with skill, imagination and effort. Providing a wide range of service, ensuring that there was something for everyone and no-one was left uncared for. Particular attention was given to mental health, as it became apparent that adapting to the restrictions of lockdowns and isolation causes strain on the vulnerable and those with fewer resource and some had a greater need for human companionship, even just a friendly voice on the telephone.

There will be lessons to be learned from this pandemic and one thing that already stands out is that no-one is complete if alone.

Dr R Wheeldon, Chairman
Date: 23 November 2021

Trustees' report
for the year ended 31 March 2021

The Trustees present their annual report together with the audited financial statements of the Charity for the year ended 31 March 2021. The Annual report serves the purposes of both a Trustees' report and a Directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

The Charity also trades under the names Age UK Herne Bay & Whitstable.

Objectives and activities

a. Policies and objectives

The Charity's objective is "to promote the relief of the elderly in any manner which now or hereafter may be deemed by the law to be charitable within the County of Kent with particular reference to Herne Bay and Whitstable and surrounding area.'

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

b. Volunteers

Our team of volunteers grew again this year to 211. Despite many of our long-term volunteers having to self-isolate, a large number of furloughed workers from many sectors came to our rescue to support delivery of meals and food preparation in our catering department.

Trustees would like to thank all our volunteers for their loyalty to the clients whom we are all here to support.

c. Main activities undertaken to further the Charity's purposes for the public benefit

All our charitable activities focus on the needs of older people and are undertaken to further our charitable purposes for the public benefit. Outlined below are services provided.

Achievements and performance

a. Key performance indicators

At Trustee meetings the Charity's up to date financial activity against budget, cash flow and bank balances are presented by the Treasurer and Finance Officer. The Chief Officer provides a written report at every Trustee meeting, outlining the Charity's current activities and any future threats or opportunities. Key senior members of staff also provide Trustees with written reports on the services they manage. Funding from statutory bodies comes with Key Performance Indicators. Reports to those bodies are provided as required by the agreements. Any continuation funding for services which are provided using the Charity's free reserves are made at the annual Budget meeting. The Chief Officer alongside the Finance Officer monitors the income and expenditure for each department at the end of every calendar month. If a department is not performing as predicted in the budget, any increase/decrease in activity that may require further discussion is reported at the next Trustee meeting.

Achievements and performance (continued)

b. Review of activities

The year 2020 to 2021 has been very different to many other years due to the impact of the Covid 19 pandemic. Our building has continued to be the hub of our operations but there was a lot less building based, support activity than would be the case in a normal year. In other ways, the building did become a hive of activity with the extension works to create some new areas for client use and to increase the space available to tenants getting well under way., WW Martins and their team of sub- contractors were engaged to construct the extension as designed by Pat Mills of Clagues Architects and they worked tirelessly throughout the year in all weathers to ensure that the building would be able to be used by clients and tenants when government restrictions allowed.

The year has been marked by having to stop, start, adapt and introduce new ways of delivering services to ensure the safety of all involved and in line with local and national restrictions. The pandemic and the vulnerability of our client group has meant that the support we offer has been more vital than ever.

When restrictions allowed, our centre based activities and groups operated face to face with Covid Secure measures in place to manage the risks posed by the virus. The implementation of enhanced cleaning schedules, one way systems, restricting numbers attending, controlling arrival and departure times, creating support bubbles, social distancing, PPE, hand hygiene procedures and pre- attendance screening checks all helped face to face, groups and centre based services to re-start. However, the real game changers for all of us were the introduction of the vaccines and a regular asymptomatic testing regime which allowed staff and volunteers to receive weekly PCR tests.

The delivery of Group and Centre based activities have been most effected by the pandemic. When restrictions allowed our groups, clubs and day service members and clients certainly made the most of the opportunity to reconnect with friends and staff.

When face to face groups had to be suspended, **Dementia Day Care, Social Day Care, COGS clubs, Carers Lunch Clubs, Seaview Singers and Dementia Cafés were all effected**.

Despite this, clients continued to be supported via Check in and Chat calls, delivery of activity packs and one to one home visits All clients were also given the opportunity to receive "Keeping Active At Home" packs funded by Kent Sport. These contained an exercise DVD, some exercise sheets and equipment.

A La Carted Meals Deliveries: Demand soared during the first lockdown and over the year the service delivered 31,137 hot meals and 2,703 sandwich packs to clients in their homes.

The Laundry service carried out 2,892 loads of laundry.

Dementia Outreach - Supported Carers over the phone, face to face in gardens and then in their homes again as restrictions dictated. The effect of the pandemic on this group has been particularly telling with isolation and difficulty in carers accessing their usual respite from services for their loved ones taking its toll.

Dementia Drop-In Clinics - The service was re-modelled away from group drop-ins to ensure that carers could still access advice from professionals despite restrictions. Appointments over the phone and then face to face were arranged in recognition of the continued need for this support.

Independent Living Service - Continued to provide support and companionship in a flexible way that reflected restrictions and need.

Personal Independence Program - this service is CCG funded and the staff have been undertaking a variety of different tasks to support older people and the local Primary Care Networks.

Shed Quarters (Mens Shed)
The development and progress of the project was slowed by the impact of Covid but the year saw a great team of Volunteer Shed Heads form and two units were purchased to become home for a workshop and a social space.

Achievements and performance (continued)

Community Navigation Service
The Senior Navigator employed with the organisation continued to support his team across East Kent to adapt to the changing nature of needs in the light of the pandemic.

Information and Advice - phone support and online form filling continued for some of the year but was operationally challenging given the nature of the work.

Telephone Enquiries and Sign posting - Reception saw perhaps its busiest year ever. Unprecedented times and restrictions on peoples' lives meant that many older people were left confused and frightened about how they were going to be able to cope with the physical and emotional practicalities of "Staying at Home", being vulnerable to the virus and many sources of support and contact from family members or services not being possible in ways many had relied on. Our reception team worked tirelessly to reassure, comfort and support people to access whatever support they needed.

New services implemented due to Coronavirus

We were fortunate to receive a number of grants and emergency funding to support the delivery and development of some emergency response services to some of the most vulnerable people within our communities.

Check in and Chat Calls - 19,420 calls were made during the year to check on the welfare of isolating/ shielding clients. The outcome of these calls sometimes resulted in other support/ services being delivered to ensure that needs were met and that people continued to be safe and cared for.

Shopping - 787 shopping trips were undertaken during the year to ensure that clients had access to essential food and hygiene supplies

Dog Walking - 71 dogs enjoyed the exercise with a human friend when their owners were unable to carry out the task.

Prescription collection and delivery service - Supported by the KCC Community Wardens and Kent Fire and Rescue Service, 153 prescriptions were collected and delivered to older people who were unable to access their essential medicines via other means.

Emergency food supplies - 81 deliveries made again in partnership with the KCC Community Wardens and Kent Fire and Rescue Service

Virtual COGS - Twice weekly Zoom sessions were started to ensure that people could continue to access the activities and see their fellow members when face to face groups weren't possible. Throughout the year 1298 individual contacts happened via the Virtual COGS groups.

Virtual Seaview Singers - weekly online singing sessions for people with dementia and their carers brought joy to those attending at a time when singing wasn't allowed in public.

Activity and "Keeping active at Home" packs; General activity packs, often made up of items donated by local businesses and the community were distributed to those isolating/ shielding at home. Funding from Kent Sport also allowed us to create a DVD of our chair Based Exercises usually delivered by staff in the centre, provide exercise equipment and sheets in the "Keeping Active at Home Packs".

Confidence Building Visits
Long periods spent at home alone and often limited opportunities to get out and about meant that many of our clients not only became very socially isolated but some also experienced reduced mobility and loss of confidence. Thanks to some emergency funding we were able to initiate one to one home visits to offer social contact, activities, exercise and practical support to help people prepare physically and emotionally for returning back to our centres and the community.

Achievements and performance (continued)

All of the above services operated throughout the year and offered clients some continuity in what had been a very uncertain and frightening time for many. The funding received also allowed us to take measures to protect staff, volunteers and clients. In the early days of the pandemic the introduction of guidelines outlining the use of PPE and shortages of supply put great pressure on the organisation and its finances; costs soared and supply was scarce. Emergency funding and donations we received were a literal lifeline for us to be able to continue to deliver essential support whilst limiting the risks for all involved. Funding also allowed us to install sneeze screens in parts of the building to protect those unable to work from home because of the nature of their roles. For those able to work from home, funding supported the purchase of mobile phones and laptops to ensure they could continue to provide that essential support. We also managed to obtain a grant to upgrade IT equipment and software allowing the organisation to be networked.

Our current paid staff team is 66 employed, 41.55 FTE. The government restrictions and the impact on service delivery as well as the "Work From Home" directives meant that whilst we had an amazing amount of activity taking place to support clients, we did not need our full staff team to deliver it. For this reason, we were grateful of the opportunity to be able to use the Furlough Scheme in order to be able to safeguard the financial position of the organisation whilst having to shoulder a reduced income. The scheme was used to support the wages of up to 25 members of staff – some of whom were furloughed full time while others were furloughed part time.

The impact of Covid 19 has meant that we have had to look at how we deliver services to adapt to changing circumstances. Unfortunately, this meant that the Trustees had to take the difficult decision to undertake organisational restructuring. The decision was unavoidable to "Future Proof" the organisation and ensure that we have an adaptable workforce who could provide the flexible methods of delivery that have become so essential. This process began

Our local community continued to support and surprise us with generosity and support. Whether it be the local supermarkets, small and large businesses, local care homes, individual supporters and local school pupils, all provided practical and touching responses to requests made via social media to support our most vulnerable. Whether it was with donating essential food supplies, fish and chip suppers, cream teas, gift packs, activity pack equipment, craft items or the most touching of personal cards and messages from school children for clients, they brought smiles and the odd tear to many a clients' face.

The year also saw KCC announce that the Commissioning and competitive tendering process for Wellbeing and Dementia contracts would be re-started.

c. Fundraising activities and income generation

The Charity does not employ the services of a professional fund raiser.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

Age UK Herne Bay & Whitstable has a commitment to older people and to all of its staff and volunteers.

The Board of Trustees has examined the requirement for free reserves, which are those unrestricted funds not invested, or designated for specific purposes or otherwise committed. The Trustees following due diligence consider that given the nature of our work this should be the equivalent of 3 months operating costs of service provision.

- This level of free reserves does not include all of the costs that may be incurred in the event of the Charity ceasing to operate. This is because the Trustees believe that sudden closure, or the likelihood of all services ceasing at the same time to be remote.
- This Charity has shown stable and predictable income from a variety of sources for many years.
- The Trustees ensure that the Charity holds adequate insurance cover for business interruption. Insurance cover is reviewed on an annual basis or immediately if new services are introduced.
- The grants income for this charity all have notice periods. Such advance notice will enable any cessation of services or staff redundancies to be undertaken in a timely manner.
- Trustees believe that although there may be a reduction in some service provision other services will continue therefore not all the staff will be made redundant.
- The assets this charity owns are significant and outweigh liabilities.

Designated and reserve funds will be shown separately on the accounts and the purpose of such monies held will be clearly explained.

The Trustees actively review the major risks which the Charity faces on a regular basis and believe that the free reserves should be maintained at the levels stated above, combined with our annual review of the controls over key financial systems carried out through an internal audit programme, will provide sufficient resources in the event of adverse conditions.

The Trustees have also examined other operational and business risks and confirm that they have established systems to mitigate the significant risks.

This policy will be reviewed annually.

Structure, governance and management

a. Constitution

Age Concern (Herne Bay) was incorporated on 16 August 1994 as a company limited by guarantee and not having a share capital under the Companies Act 1985. It is governed by its Memorandum and Articles of Association.

The objects for which the association is established are to promote the relief of the elderly in any manner which now or hereafter may be deemed by the law to be charitable within the County of Kent with particular reference to Herne Bay and district. The Charity is constituted under a Memorandum of Association dated 16 August 1994 and is a registered charity number 1047605.

Structure, governance and management (continued)

b. Methods of appointment or election of Trustees

Trustees with suitable expertise are recruited to assist the existing trustees to manage Age UK Herne Bay & Whitstable. It is envisaged that all Trustees will have an interest in older people and an understanding of the difficulties some face in maintaining a fulfilling life.

The Executive Committee, which administers the Charity, consists of:

(i) Honorary Officers
(ii) Not more than 6 members/trustees elected at an Annual General Meeting
(iii) Up to 2 persons appointed by the Local Authority non voting
(iv) Up to 2 persons appointed by the District Health Authority non voting
(v) Persons co opted by the Board of Trustees

All of the Board of Trustees are also Directors of the limited company. In accordance with the Charity's Articles of Association, the Honorary Officers are re-elected each year and other members of the Board of Trustees retire in rotation. One third of members retire each year and are eligible for re election. The Board of Trustees are entitled, as members, to appoint new Trustees during the year. This is then ratified at the annual general meeting.

c. Organisational structure and decision-making policies

The Trustees meet a minimum of five times each year. One week prior to the meeting, Trustees are sent the Chief Officer's Report, which outlines the day to day operations of Age UK Herne Bay & Whitstable since the last meeting. That report may also include specific decisions to be made by the Trustees. Any financial reports are also sent out one week prior to the meetings. Receiving reports prior to the meetings allows Trustees time to consider the content and request any further information they may require. Trustees administer the Charity and company. The Chief Officer manages the day to day operations of the charity's services. The Trustees are familiar with those activities and bear in mind Charity Commission guidance on public benefit when making decisions. To facilitate effective operations, the Chief Officer has delegated authority from the Trustees for operational matters including finance, employment of staff, recruitment of volunteers and the provision of services.

d. Policies adopted for the induction and training of Trustees

New trustees undergo an orientation programme, as set out in the Trustee Induction Policy, which includes meeting the Chief Officer and an existing Trustee to discuss how the charity operates its day to day activities and its relationship with the national charity. Copies of relevant guidelines published by the Charity Commission, copies of Chief Officer Reports to Trustee meetings, and copies of previous minutes of Trustee meetings are provided. New Trustees visit the Reculver Road site to meet staff, other trustees, volunteers and clients to familiarise themselves with those involved with the charity's work. Trustees are also encouraged to attend relevant training events.

e. Pay policy for key management personnel

Senior staff pay grades are compared to other local charity staff with similar responsibilities. Staff pay increases are based on the anticipated grant income charged for service income and the previous year's overall financial position. Any agreed percentage increase is awarded to all staff following the annual budget meeting, except when legislation, such as the minimum wage increase, is implemented and any knock on effect on differentials.

Structure, governance and management (continued)

f. Related party relationships

Age UK Herne Bay & Whitstable is a member of the Age England Association and a Brand Partner of Age UK. In October 2018, Age UK Herne Bay & Whitstable formed a Company Limited by Guarantee named Age Well East Kent in partnership with other Age UK's/Concerns in East Kent for the purpose of bidding for contracts and other funding to support our common Charitable Objectives.

g. Financial risk management

The Trustees have a risk management strategy/plan which comprises:

- An annual rolling programme to review the risks the Charity may face
- The establishment of systems and procedures to mitigate those risks identified in the plan
- The implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise

The key controls used by the Charity include:

- Formal agenda for the Trustee Meetings
- Detailed strategic planning, budgeting and management accounting
- Established organisational structure and lines of reporting
- Formal lines of reporting
- Clear authorisation and approval levels
- Register of risks

One of the key elements in the management of financial risk is the establishment of a Reserves Policy and a regular review process to ensure adequate long term assurance of operational services.

Plans for future periods

The coming year

The year 2021/22 will be an uncertain one. Lack of clarity around what will be possible in terms of delivery because of the pandemic and the organisations diminished income as a result poses an obvious risk. Additionally, we face increasing costs of fuel, foodstuffs and staffing as well as the enormous challenges posed by the ending of historical grant funding from KCC. As a result, the Trustee Board alongside the Senior Management Team will be monitoring, reviewing and adapting to evolving circumstances. They will also be planning and budgeting for all possible outcomes.

The organisation will need to commit a vast amount of time to the tendering process in an effort to secure contracts and funding that have traditionally been available to allow us to provide support at an affordable cost for clients. The possibility of not gaining any funding poses the risk of the cost of services for some of the most vulnerable older people having to increase. However, Trustees remain committed to delivering affordable support to the most vulnerable older people in our area of benefit as well as pursuing and developing opportunities to deliver preventative, early intervention services that seek to engage the over 55's.

If funds allow in 2021/2022 it is hoped we can continue to provide all the services currently on offer in Herne Bay & Whitstable as well as consult around needs, secure funding and deliver new services where needs and opportunities arise.

Trustee priorities for the Charity continue to be -

- Improving Health & Well Being
- Preventing Loneliness and Isolation
- Providing specialist Dementia services
- Providing practical help at home
- Informing and Empowering Older People
- Improving our efficiency and fiscal sustainability

Strategic Priorities to 2025

The Strategic plan was reviewed by Trustees and Senior Managers in February 2020 the following priorities were agreed. By 2025 we want to be able to demonstrate:

- That older people have access to quality services that meet their needs and maximise their ability to participate.
- That older people are provided with a range of opportunities for social interaction and activity.
- That older people and their unpaid carers are provided with the information and advice they need to enable them to make informed decisions and gain from unclaimed benefit entitlements which undoubtedly enrich their lives.
- That older people and their unpaid carers will continue to benefit from our specialist support and advice for Dementia.
- That Age UK Herne Bay & Whitstable will continue to maintain and improve the efficiency and sustainability of our charity, for the future benefit of Older People, their families and local communities.
- That older people are positively encouraged to contribute their ideas to the continuing development of Age UK Herne Bay & Whitstable

Trustees' report (continued)
for the year ended 31 March 2021

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial . Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its income and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and 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 hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the Charity's auditor is unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the Charity's auditor is aware of that information.

Auditor

The auditors, Kreston Reeves LLP, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditor at a meeting of the Trustees.

Approved by order of the members of the Board of Trustees on 14-12-2024 and signed on their behalf by:

Dr R Wheeldon
Chairman

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable

Opinion

We have audited the financial statements of Age UK Herne Bay & Whitstable (the 'Charity') for the year ended 31 March 2021 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including 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 United Kingdom, including the Financial Reporting Council'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 charitable company'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 Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditor's report thereon. The Trustees are responsible for the other information contained within the Annual report. 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. 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 course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable (continued)

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which 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; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a Strategic report.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the Directors of the Charity 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 the Trustees 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.

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable (continued)

Auditor's responsibilities for the audit of the financial statements

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

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

Capability of the audit in detecting irregularities, including fraud

Based on our understanding of the Charity and the sector as a whole, and through discussion with the Trustees and other management (as required by auditing standards), we identified that the principal risks of non-compliance with laws and regulations related to health and safety, anti-bribery and employment law. We considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities SORP (FRS 102) Second Edition (released October 2019), the Companies Act 2006 and other relevant charity legislation. We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit. We evaluated Trustees' and management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks related to: posting inappropriate journal entries to increase revenue or reduce expenditure, management bias in accounting estimates and judgemental areas of the financial statements. Audit procedures performed by the engagement team included:

- Discussions with management and assessment of known or suspected instances of non-compliance with laws and regulations (including health and safety) and fraud; and
- Assessment of identified fraud risk factors; and
- Review of cash expenditure to confirm no evidence of personal benefit; and
- Challenging assumptions and judgements made by management in its significant accounting estimates; and
- Performing analytical procedures to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Confirmation of related parties with management, and review of transactions throughout the period to identify any previously undisclosed transactions with related parties outside the normal course of business; and
- Reading minutes of meetings of those charged with governance; and
- Physical inspection of tangible assets susceptible to fraud or irregularity; and
- Review of significant and unusual transactions; and
- Identifying and testing journal entries, in particular any manual entries made at the year end for financial statement preparation.

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. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

Independent auditor's report to the Members of Age UK Herne Bay & Whitstable (continued)

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the Charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.
- Conclude on the appropriateness of the Trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in my Auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of my Auditor's report. However, future events or conditions may cause the Charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the Charity's trustees, 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 trustees 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 its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Kreston Reeves LLP

Susan Robinson BA FCA FCIE DChA MCMI (Senior statutory auditor)
for and on behalf of
Kreston Reeves LLP
Chartered Accountants
Statutory Auditor
Chatham Maritime

Date: 21 December 2021

Age UK Herne Bay & Whitstable
(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)
for the year ended 31 March 2021

	Note	Endowment funds 2021 £	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income and endowments from:						
Donations and legacies	3	-	**733,987**	**646,958**	**1,380,945**	930,307
Charitable activities	4	-	-	**453,579**	**453,579**	641,350
Other trading activities	5	-	-	**1,627**	**1,627**	7,086
Investments	6	-	-	**61,579**	**61,579**	68,998
Total income and endowments		-	**733,987**	**1,163,743**	**1,897,730**	1,647,741
Expenditure on:						
Raising funds	7	-	-	**356**	**356**	942
Charitable activities	8	-	**267,054**	**1,025,227**	**1,292,281**	1,254,143
Total expenditure		-	**267,054**	**1,025,583**	**1,292,637**	1,255,085
Net income		-	**466,933**	**138,160**	**605,093**	392,656
Transfers between funds	16	-	**(442,512)**	**442,512**	-	-
Net movement in funds		-	**24,421**	**580,672**	**605,093**	392,656
Reconciliation of funds:						
Total funds brought forward		**112,117**	**129,538**	**2,719,191**	**2,960,846**	2,568,190
Net movement in funds		-	**24,421**	**580,672**	**605,093**	392,656
Total funds carried forward		**112,117**	**153,959**	**3,299,863**	**3,565,939**	2,960,846

The notes on pages 20 to 36 form part of these financial statements.

Age UK Herne Bay & Whitstable
(A company limited by guarantee)
Registered number: 02960617

Balance sheet
as at 31 March 2021

	Note		2021 £		2020 £
Fixed assets					
Tangible assets	11		**3,051,303**		2,055,859
Investment property	12		**350,000**		350,000
			3,401,303		2,405,859
Current assets					
Debtors	13	**63,122**		308,371	
Cash at bank and in hand		**1,006,460**		595,609	
		1,069,582		903,980	
Creditors: amounts falling due within one year	14	**(298,396)**		(224,360)	
Net current assets			**771,186**		679,620
Total assets less current liabilities			**4,172,489**		3,085,479
Creditors: amounts falling due after more than one year	15		**(606,550)**		(124,633)
Total net assets			**3,565,939**		2,960,846
Charity funds					
Endowment funds	16		**112,117**		112,117
Restricted funds	16		**153,959**		129,538
Unrestricted funds	16		**3,299,863**		2,719,191
Total funds			**3,565,939**		2,960,846

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on 14 December 2021 and signed on their behalf by:



Dr R Wheeldon
Chairman

The notes on pages 20 to 36 form part of these financial statements.

Age UK Herne Bay & Whitstable
(A company limited by guarantee)

Statement of cash flows
for the year ended 31 March 2021

	2021 £	2020 £
Cash flows from operating activities		
Net cash used in operating activities (see note 19)	**917,584**	159,996
Cash flows from investing activities		
Dividends, interests and rents from investments	**61,579**	68,998
Proceeds from the sale of tangible fixed assets	**150**	140
Purchase of tangible fixed assets	**(1,052,676)**	(66,121)
Net cash (used in)/provided by investing activities	**(990,947)**	**3,017**
Cash flows from financing activities		
Cash inflows from new borrowing	**500,000**	-
Repayments of borrowing	**(15,786)**	(14,284)
Net cash provided by/(used in) financing activities	**484,214**	**(14,284)**
Change in cash and cash equivalents in the year	**410,851**	**148,729**
Cash and cash equivalents at the beginning of the year	**595,609**	446,880
Cash and cash equivalents at the end of the year	**1,006,460**	595,609

The notes on pages 20 to 36 form part of these financial statements

Notes to the financial statements
for the year ended 31 March 2021

1. General information

Age UK Herne Bay & Whitstable is a charitable company and an exempt charity incorporated in England and Wales, with charity registration number 1047605 and company registration number 02960617. The registered office is 16 Reculver Road, Herne Bay, Kent, CT6 6LE. The principal activities of the Charity are as set out in the Trustees Report on page 5.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age UK Herne Bay & Whitstable 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.

2.2 Company status

The Company is a company limited by guarantee. The members of the Company are the Trustees named on page 1. In the event of the Company being wound up, the liability in respect of the guarantee is limited to £1 per member of the Company.

2.3 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

Whilst the impact of the COVID-19 pandemic has been assessed by the Trustees, so far as is reasonably possible, due to its unprecedented impact on the worldwide economy it is difficult to evaluate with any certainty the potential outcomes on the Charity's future activities. However, taking into consideration the Charity's level of reserves, the Trustees believe that the Charity will be able to continue in operational existence for the foreseeable future.

2. Accounting policies (continued)

2.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.6 Government grants

Government grants are credited to the Statement of financial activities as the related expenditure is incurred.

2.7 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 institution with whom the funds are deposited.

2. Accounting policies (continued)

2.8 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Assets in the course of construction are included at costs incurred to date. Depreciation on these assets is not charged until they are brought into use.

At each reporting date the Charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, on the following bases:

Freehold property	- 2% per annum (straight line basis)
Motor vehicles	- 25% per annum (straight line basis)
Fixtures and fittings	- 25% per annum (straight line basis)
Office equipment	- 25% per annum (straight line basis)

2.9 Debtors

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

2.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2. Accounting policies (continued)

2.12 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.13 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and legacies

	Restricted funds 2021 £	**Unrestricted funds 2021** £	**Total funds 2021** £	Total funds 2020 £
Donations	308,415	11,412	**319,827**	43,194
Legacies	-	16,198	**16,198**	299,126
Grants	425,572	545,583	**971,155**	587,987
Government grants	-	73,765	**73,765**	-
	733,987	646,958	**1,380,945**	930,307
Total 2020	297,342	632,965	930,307	

Notes to the financial statements
for the year ended 31 March 2021

4. Income from charitable activities

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Charitable activities	453,579	**453,579**	641,350
Total 2020	641,350	641,350	

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Catering	282,815	**282,815**	284,173
Day Centre transport	8,677	**8,677**	49,479
ILS and Help at Home	55,461	**55,461**	107,921
Care	63,633	**63,633**	137,982
Bathing	23	**23**	3,176
Therapy	-	**-**	425
Laundry	25,547	**25,547**	24,359
Sundry	228	**228**	1,929
Footcare	1,470	**1,470**	7,488
Other	15,725	**15,725**	24,418
	453,579	**453,579**	641,350
Total 2020	641,350	641,350	

Notes to the financial statements
for the year ended 31 March 2021

5. Income from other trading activities

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Fundraising	1,627	**1,627**	7,086
Total 2020	7,086	7,086	

6. Investment income

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Rent income	60,763	**60,763**	67,390
Bank interest	816	**816**	1,608
	61,579	**61,579**	68,998
Total 2020	68,998	68,998	

7. Expenditure on raising funds

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Fundraising expenses	-	356	**356**	942
Total 2020	40	902	942	

Notes to the financial statements
for the year ended 31 March 2021

8. Analysis of expenditure on charitable activities

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Charitable activities	267,054	1,025,227	**1,292,281**	1,254,143
Total 2020	242,734	1,011,409	1,254,143	

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Direct costs:				
Salaries and related costs	185,536	766,431	**951,967**	880,281
Catering costs	2,301	72,754	**75,055**	94,699
Transport costs	5,513	30,032	**35,545**	68,198
Therapy	3,398	639	**4,037**	9,275
	-	**869,856**	**1,066,604**	1,052,453
Support costs:				
Rent and water	-	10,574	**10,574**	7,504
Insurance	1,500	16,631	**18,131**	16,186
Heating and lighting	-	17,842	**17,842**	12,995
Postage and telephone	1,752	12,650	**14,402**	10,102
Printing and stationery	1,465	1,782	**3,247**	7,280
Repairs, maintenance and replacement of property and equipment	7,028	20,601	**27,629**	40,725
Janitorial and laundry	7,607	13,051	**20,658**	16,169
Miscellaneous	50,483	(30,411)	**20,072**	13,386
Professional fees	471	21,196	**21,667**	13,019
Mortgage interest and Bank Charges	-	6,353	**6,353**	5,316
Depreciation	-	57,232	**57,232**	54,248
Profit on sale of fixed assets	-	(150)	**(150)**	(140)
General bad debt provision	-	3,000	**3,000**	-
Auditors' remuneration	-	5,020	**5,020**	4,900
	70,306	**155,371**	**225,677**	201,690
	267,054	1,025,227	**1,292,281**	1,254,143
Total 2020	242,734	1,011,409	1,254,143	

9. Staff costs

	2021 £	2020 £
Wages and salaries	**895,665**	827,654
Social security costs	**47,414**	44,854
Pension costs	**8,888**	7,773
	951,967	880,281

The average number of persons employed by the Charity during the year was as follows:

	2021 No.	2020 No.
	69	71

The average headcount expressed as full-time equivalents was:

	2021 No.	2020 No.
	40	40

No employee received remuneration amounting to more than £60,000 in either year.

The total employment benefits, including employer pension contributions and employer national insurance contributions, of the key management personnel were £200,857 (2020: £181,311).

10. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2020 - £NIL).

During the year ended 31 March 2021, travel expenses totalling £32 were reimbursed or paid directly to 1 Trustee (2020 - £44 to 2 Trustees).

Notes to the financial statements
for the year ended 31 March 2021

11. Tangible fixed assets

	Freehold property £	Motor vehicles £	Furniture, fittings and equipment £	Assets under construction £	Total £
Cost or valuation					
At 1 April 2020	**2,231,797**	**58,245**	**99,033**	**89,222**	**2,478,297**
Additions	**-**	**-**	**25,172**	**1,027,504**	**1,052,676**
Disposals	**-**	**(8,795)**	**(9,414)**	**-**	**(18,209)**
At 31 March 2021	**2,231,797**	**49,450**	**114,791**	**1,116,726**	**3,512,764**
Depreciation					
At 1 April 2020	**300,954**	**41,656**	**79,828**	**-**	**422,438**
Charge for the year	**34,476**	**7,839**	**14,917**	**-**	**57,232**
On disposals	**-**	**(8,795)**	**(9,414)**	**-**	**(18,209)**
At 31 March 2021	**335,430**	**40,700**	**85,331**	**-**	**461,461**
Net book value					
At 31 March 2021	**1,896,367**	**8,750**	**29,460**	**1,116,726**	**3,051,303**
At 31 March 2020	1,930,843	16,589	19,205	89,222	2,055,859

Included in land and buildings is freehold land at valuation of £508,000 (2020: £508,000) which is not depreciated.

12. Investment property

	Freehold investment property £
Valuation	
At 1 April 2020	**350,000**
At 31 March 2021	**350,000**

The 2021 valuation was made by the Trustees on an open market value for existing use basis.

Notes to the financial statements
for the year ended 31 March 2021

13. Debtors

	2021 £	2020 £
Due within one year		
Trade debtors	**39,100**	-
Other debtors	**356**	380
Prepayments and accrued income	**23,666**	307,991
	63,122	308,371

14. Creditors: Amounts falling due within one year

	2021 £	2020 £
Bank loans	**17,118**	14,821
Personal Independence Programme	**131,229**	95,961
Other taxation and social security	**13,114**	12,779
Other creditors	**136,935**	100,799
	298,396	224,360

15. Creditors: Amounts falling due after more than one year

	2021 £	2020 £
Bank loans	**606,550**	124,633

The aggregate amount of liabilities payable or repayable wholly or in part more than five years after the reporting date is:

	2021 £	2020 £
Payable or repayable by installments	**532,332**	59,730
	532,332	59,730

Notes to the financial statements
for the year ended 31 March 2021

16. Statement of funds

Statement of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Unrestricted funds					
Designated funds					
Property fund	2,029,271	-	-	598,038	2,627,309
Volunteer Recruiter	2,895	4,496	(6,362)	(1,029)	-
BDC Extension Fund	319,326	16,248	-	(335,574)	-
	2,351,492	20,744	(6,362)	261,435	2,627,309
General funds					
General fund	367,699	1,142,999	(1,019,221)	181,077	672,554
Total Unrestricted funds	2,719,191	1,163,743	(1,025,583)	442,512	3,299,863
Endowment funds					
Permanent endowment funds	112,117	-	-	-	112,117
Restricted funds					
Dementia Cafe/Peer Support	629	9,334	(9,963)	-	-
Dementia Outreach Fund	3,730	1,405	-	-	5,135
Support at Home	92,094	110,614	(90,589)	-	112,119
Personal Independent Programme	-	100,887	(100,887)	-	-
COGS Fund	2,320	1,270	(198)	-	3,392
Singing Fund	2,624	1,720	-	-	4,344
HNC Therapy Fund	573	-	-	-	573
BDC Extension Fund	50	415,000	-	(415,050)	-
Information Days	3,155	-	-	-	3,155
Training for Carers	5,348	-	-	-	5,348
Care Navigator	4,300	29,915	(30,061)	-	4,154
COGS Club < 65 years (Canterbury City Council)	14,715	6,000	-	(20,715)	-
Pfizer	-	1,000	-	-	1,000
Herne Bay Coastal	-	300	(300)	-	-
Veteran's Grant	-	6,667	(6,667)	-	-
Lottery - I.T. Equipment	-	9,600	(2,853)	(6,747)	-
Lottery - Dementia Client Home Visits	-	9,958	(3,415)	-	6,543

Notes to the financial statements
for the year ended 31 March 2021

16. Statement of funds (continued)

Statement of funds - current year (continued)

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Men in sheds	-	2,020	(1,080)	-	940
Covid Fund	-	28,297	(21,041)	-	7,256
	129,538	733,987	(267,054)	(442,512)	153,959
Total of funds	2,960,846	1,897,730	(1,292,637)	-	3,565,939

Notes to the financial statements
for the year ended 31 March 2021

16. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2020 £
Unrestricted funds					
Designated funds					
Property fund	2,049,464	-	-	(20,193)	2,029,271
Volunteer Recruiter	245	11,012	(8,362)	-	2,895
BDC Extension Fund	-	319,326	-	-	319,326
	2,049,709	330,338	(8,362)	(20,193)	2,351,492
General funds					
General fund	331,394	1,020,061	(1,003,949)	20,193	367,699
Total Unrestricted funds	2,381,103	-	(1,012,311)	-	2,719,191
Endowment funds					
Permanent endowment funds	112,117	-	-	-	112,117
Restricted funds					
Dementia Cafe/Peer Support	-	11,578	(10,949)	-	629
Dementia Outreach Fund	2,059	2,222	(551)	-	3,730
Support at Home	56,265	110,614	(74,785)	-	92,094
Personal Independent Programme	-	121,382	(121,382)	-	-
COGS Fund	3,129	430	(1,239)	-	2,320
Singing Fund	3,174	480	(1,030)	-	2,624
HNC Therapy Fund	603	100	(130)	-	573
BDC Extension Fund	50	-	-	-	50
Information Days	3,301	3,621	(3,767)	-	3,155
Training for Carers	6,389	-	(1,041)	-	5,348
Care Navigator	-	29,915	(25,615)	-	4,300
COGS Club < 65 years (Canterbury City Council)	-	17,000	(2,285)	-	14,715
	74,970	297,342	(242,774)	-	129,538
Total of funds	2,568,190	297,342	(1,255,085)	-	2,960,846

16. Statement of funds (continued)

The designated Property Fund represents the value of land and buildings included in tangible fixed assets and fixed asset investments, less the outstanding balance on the Charity Bank mortgage. The fund also excludes the £112,117 that is included as the charity's permanent endowment.

The Dementia Cafe/Peer support restricted fund is to provide dementia café and support to groups in the Canterbury and Swale district.

The Support at Home restricted fund is a collaboration with Thanet CCG, to provide short term support to older people, in order to prevent hospital admission or to support them after they have been discharged from hospital.

Personal Independence Programme (formerly Living Well Fund) is fully funded by Canterbury Coastal and Ashford Clinical Commissioning Groups. The charity works alongside its partner Age UK/Concerns in Ashford, Canterbury, Faversham and Sandwich. The programme supports over 55 year olds with long term conditions to access social care within their community and supports them to regain confidence.

The BDC Extension Fund is comprised of donations received to be used towards the planning and other professional fees in respect of the BDC extension. These costs have been capitalised as assets under construction and so the balance on the fund has now been transferred out of restricted funds.

The Information Days fund provides information days for unpaid carers of people diagnosed with Dementia.

Training for Carers fund provides for a series of Learning Curve training.

The remainder of the funds held by the Charity, are as per the descriptions in the statement of funds.

Notes to the financial statements
for the year ended 31 March 2021

17. Summary of funds

Summary of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Designated funds	**2,351,492**	**20,744**	**(6,362)**	**261,435**	**2,627,309**
General funds	**367,699**	**1,142,999**	**(1,019,221)**	**181,077**	**672,554**
Endowment funds	**112,117**	**-**	**-**	**-**	**112,117**
Restricted funds	**129,538**	**733,987**	**(267,054)**	**(442,512)**	**153,959**
	2,960,846	**1,897,730**	**(1,292,637)**	**-**	**3,565,939**

Summary of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2020 £
Designated funds	2,049,709	330,338	(8,362)	(20,193)	2,351,492
General funds	331,394	1,020,061	(1,003,949)	20,193	367,699
Endowment funds	112,117	-	-	-	112,117
Restricted funds	74,970	297,342	(242,774)	-	129,538
	2,568,190	1,647,741	(1,255,085)	-	2,960,846

18. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Endowment funds 2021 £	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	112,117	-	2,939,186	**3,051,303**
Investment property	-	-	350,000	**350,000**
Current assets	-	292,411	777,171	**1,069,582**
Creditors due within one year	-	(138,452)	(159,944)	**(298,396)**
Creditors due in more than one year	-	-	(606,550)	**(606,550)**
Total	112,117	153,959	3,299,863	**3,565,939**

18. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Endowment funds 2020 £	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £
Tangible fixed assets	112,117	-	1,943,742	2,055,859
Investment property	-	-	350,000	350,000
Current assets	-	224,494	679,486	903,980
Creditors due within one year	-	(94,956)	(129,404)	(224,360)
Creditors due in more than one year	-	-	(124,633)	(124,633)
Total	112,117	129,538	2,719,191	2,960,846

19. Reconciliation of net movement in funds to net cash flow from operating activities

	2021 £	2020 £
Net income for the year (as per Statement of Financial Activities)	605,093	392,656
Adjustments for:		
Depreciation charges	**57,232**	54,248
Dividends, interests and rents from investments	**(61,579)**	(68,998)
Profit on the sale of fixed assets	**(150)**	(140)
Decrease/(increase) in debtors	**245,249**	(275,109)
Increase in creditors	**71,739**	57,339
Net cash provided by operating activities	**917,584**	159,996

20. Analysis of cash and cash equivalents

	2021 £	2020 £
Cash in hand	**1,006,460**	595,609
Total cash and cash equivalents	**1,006,460**	595,609

Notes to the financial statements
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21. Analysis of changes in net debt

	At 1 April 2020 £	Cash flows £	Other non-cash changes £	At 31 March 2021 £
Cash at bank and in hand	**595,609**	**410,851**	**-**	**1,006,460**
Debt due within 1 year	**(14,821)**	**-**	**(2,297)**	**(17,118)**
Debt due after 1 year	**(124,633)**	**-**	**(481,917)**	**(606,550)**
	456,155	**410,851**	**(484,214)**	**382,792**

22. Capital commitments

	2021 £	2020 £
Contracted for but not provided in these financial statements	**288,276**	-

23. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £8,888 (2020: £7,773). Contributions totaling £Nil (2020: £Nil) were payable to the fund at the Balance sheet date and are included in creditors.

24. Related party transactions

Sue Cliffe, the Charity's Chief Officer, is also a Director of Crossroads Care Kent who occupy one of the offices in Reculver Road. Age UK Herne Bay & Whitstable received £29,260 (2020: £28,840) in the year. There are no amounts outstanding at the Balance sheet date (2020: £Nil).

During this financial year Sue Cliffe was also a Director of Age Well East Kent. Age UK Herne Bay & Whitstable also held funds on behalf of Age Well East Kent, receiving £Nil (2020: £1,500) and incurring expenditure of £881 (2020: £1,834). At the Balance sheet date there is a total of £4,101 (2020: £4,982) included within the Charity's total debtors balance, being the balance of funds held on behalf of Age Well East Kent.